

NO 13

5 CENTS.

FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

BAITING THE BEARS; OR, THE NERVIEST BOY IN WALL STREET.

By A SELF-MADE MAN.



The cashier immediately seized Thorne by the arms, while the bookkeeper, pulling open the boy's light overcoat, thrust his hand into an inner pocket and, to the surprise of both Mr. Lockwood and Marie, drew out one of the missing bonds.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1905, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.

No. 13

NEW YORK, DECEMBER 29, 1905.

Price 5 Cents

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OR,

THE NERVIEST BOY IN WALL STREET.

By A SELF-MADE MAN.

CHAPTER I.

PHIL THORNE MAKES APPLICATION FOR A NEW POSITION.

"You're discharged!"

"Sir?"

"I said you were discharged. Do you understand?" said Broker Morris Rowland, sharply, to Phil Thorne, the youngest clerk in his office, as he swung around in his chair in his private office and glared at the boy.

"Yes, sir," replied the bright-faced lad, rather startled at the abruptness of his dismissal.

"Very well, then; you can go."

"Why am I discharged?"

"Because I don't want you any more."

"That's a pretty good reason."

"It's good enough for me. You can get your week's wages from the cashier."

"Haven't I performed my duties properly, sir?"

"I don't propose to argue the matter with you. I want you to go."

"I suppose I can refer to you, if necessary, sir? Can't I?"

"No, you can't!" snapped the broker, ungraciously, turning to his desk.

"All right, sir. Good day, Mr. Rowland."

The broker made no answer, and Phil Thorne walked out of the private room, to which he had been summoned a few minutes before, and up to the cashier's window.

"I'll take my wages for the week, Mr. Pratt, if you please," he said, politely.

"Why, why—how's this?" exclaimed the cashier, in a tone of surprise. "To-morrow is pay-day."

"Not for me. Mr. Rowland has given me the G. B."

"You don't mean to say he has really discharged you?" almost gasped the cashier, for Phil was looked upon as a good, faithful clerk, and was a favorite in the business office.

"That's what I do mean."

"Why have you been discharged?"

"Ask me something easier, Mr. Pratt. He wouldn't give me a reason."

"That's funny."

"It might look so to you, but it isn't to me."

"Well, well—it's rather sudden."

"I should say it was," answered the boy, as he accepted the money, signed the usual receipt, and put the bills in his vest-pocket.

"What are you going to do?"

"Look for another job."

"In Wall Street?"

"Of course."

"Well, I wish you luck. I'm very sorry you have to go."

"Thank you, Mr. Pratt. Good-by, sir."

"Good-by, Thorne."

The other clerks were very much surprised when Phil went among them, after putting on his hat and overcoat, and said good-by.

They all wanted to know the reason for his sudden dismissal, but the boy couldn't enlighten them on the subject.

"The cashier told me you were fired, Phil," said his friend, Dick Owens, the messenger, when Thorne entered the reception-room where he was seated.

"He told you the truth. I'm bounced for fair."

"Too bad," said Dick, in a tone of commiseration; "but I was afraid you would be."

"Why?" asked Phil, in surprise.

"Didn't the old man tell you?"

"He did—not."

"And you can't guess why?"

"Haven't the remotest idea."

"Then I'll let in a little light on the subject," lowering his voice. "This morning you and I were talking about how the boss got caught yesterday in B. & O. Remember?"

"Sure."

"You said it was a mean deal. That any kid would have known better than to have bought B. & O. at 90. That if you couldn't do better than that with your eyes shut you'd go down to the Battery and hire somebody to kick you into the bay."

"Yes, I said so, and I meant it, too."

"Well, Rowland heard you say it."

"He did? You must be dreaming. Why, he never comes to the office till 9.30 or later."

"That's right. But all the same he was the first one in the place this morning. He was in his private office when we were talking out here, and he heard every word."

"How do you know he did?" asked Phil, rather taken aback at this revelation.

"How do I know? 'Cause shortly after you went to your desk he came out into the reception-room, looking as red as a boiled lobster, and as mad as a hornet. Gee! I nearly dropped when I saw him. I intended to tell you before, but didn't get the chance."

"Well, it can't be helped now," said Phil, ruefully, for he realized where he had put his foot in it. "I'm sorry for mother's sake that I've lost my position, but I guess I can get another."

"I guess you won't be out long. Perhaps I can give you a tip."

"I wish you would if you know of anything."

"Well, I heard to-day that Lawrence Lockwood, banker and broker, at No. — Wall Street, wants a good clerk. Why not go over now and see him?"

"I will," said Phil, with alacrity. "The trouble will be as to reference."

"Won't the old man stand for one?"

"He said not."

"That's rough. It's mean to turn a fellow down as short as that."

"That's what I think," said Phil. "And I shan't forget it. One of these days Mr. Rowland may be sorry he was so stiff with me."

"Well, drop into the house to-night," said Dick, "and let me know if you have caught on, will you?"

"Sure. Good-by," and Phil passed out into the corridor, and thence to the street.

It was two o'clock, and Wall and Broad streets were full of life.

As Phil was about to cross the street, an elderly gentleman, with a chin beard and spectacles, stepped on a banana peel on the edge of the curb and went down heavily on the flagging, within a yard of the boy.

Phil hastened to his assistance.

"I trust you are not hurt, sir?" he said, politely.

"I don't know," replied the gentleman, with a slight groan. "I had a bad fall. I'm afraid I've wrenched my back."

"If there is anything I can do for you——" began Phil.

"My office is right across the street. If you wouldn't mind assisting me there I shall esteem it a favor."

"Certainly, sir. Lean on me."

Of course, a number of passersby and several bootblacks had been attracted by the accident, but none of them did more than watch the boy help the gentleman across the street.

"My name is Lockwood," said the gentleman, when they arrived on the other side. "My office is on the second floor of No. — Wall."

"Lawrence Lockwood!" exclaimed Phil, in some surprise.

"Yes. You know me—by sight, probably, as I do not remember to have seen you before."

"No, sir. This is the first time I ever saw you; but I was on my way to call on you."

"Indeed!" answered the banker. "Then it is fortunate you came along just as you did. We'll go in here, if you please. I think I feel a little better, and able to walk alone. I am very much obliged to you, young man."

They went up the elevator, then Mr. Lockwood entered a door marked "Private" on the frosted glass, and was followed by Phil, whom the banker motioned to a seat.

"I shouldn't care for an experience of this sort very often," said Mr. Lawrence, as he took his seat at his elegant desk. "I might easily have broken a limb, or otherwise injured myself severely. Well, now, what can I do for you?"

"I'm not sure that you can do anything for me, sir," commenced Phil, "but the object of my call is employment. I heard you needed a clerk, and as I am just out of a position I thought if such was really the case I'd make application for the situation."

Mr. Lockwood looked a bit surprised.

"It is true, I do require a clerk to fill a place made vacant by the death of the incumbent," said the banker, regarding the boy with critical interest.

"What is your name, may I ask?"

"Philip Thorne."

"What are your qualifications, and where were you last employed?"

Phil at once entered into the necessary details.

"I have been working for Morris Rowland," he said, after telling Mr. Lockwood what he was accustomed to do and the extent of his experience in Wall Street. "I was discharged half an hour ago," he added, very frankly. "I am afraid you will think that a poor recommendation," he continued, with a slight smile; "but I really don't think I was justly treated. Mr. Rowland refused me a reason for his action, or a recommendation. Afterward I learned that the presumed reason was certain indiscreet remarks I made in the reception-room this morning, and which Mr. Rowland is supposed to have overheard. I will tell you what I said."

And Phil did so.

Mr. Lockwood was impressed with the boy's candor, as well as with his intelligent and alert countenance; besides, he was really anxious to make some return for the slight obligation he was under to Phil.

"I will consider your application for the position and communicate with your late employer. It does not follow that his refusal to recommend you will influence my decision. If you have proved yourself a reliable and industrious clerk in his office, he cannot very well deny the fact. If you will call to-morrow morning at ten I will let you know my decision in the matter."

"Thank you, sir," said Phil, rising. "If you employ me, you will not regret it."

"I hope not. I am bound to say I rather like your face. It impresses me as a thoroughly honest one. At any rate, you have proved yourself a good Samaritan to me in my moment of need, and I shall certainly give you the benefit of any doubt."

"Thank you, Mr. Lockwood. Good afternoon."

"Good afternoon, Mr. Thorne."

CHAPTER II.

PHIL ENTERS THE EMPLOY OF LAWRENCE LOCKWOOD,
BANKER AND BROKER.

"You're home early to-day, Phil," remarked his mother, a gentle-looking little woman of perhaps thirty-eight, who had been a widow for three years.

"Yes, mother," answered her stalwart young son, as he kissed her according to his usual custom. "The fact is, Mr. Rowland discharged me this afternoon."

"Discharged you!" exclaimed Mrs. Thorne, blankly.

"Yes, mother. Now, don't you get worried; I expect to get a better position to-morrow."

"I hope you will, my son. You know I depend almost wholly on your wages for our support. Why did Mr. Rowland discharge you?"

He told his mother the presumed reason, as he got it from his friend, Dick Ovens.

"It ought to be a lesson to you, Phil, to be more careful in the future how you express your opinions."

"I s'pose I was careless, mother; but I couldn't help it. Rowland lost a clear \$60,000 by buying a stock which any man in the Street who has followed the market carefully could have told him was on the verge of a collapse. Well, it did tumble, and he got it in the neck. I'm not a bit sorry for him now. He treated me quite shabbily."

"You can sit up to the table now—supper is ready."

The Thornes lived in a small five-room flat in East 116th Street, Harlem.

A brother of Mrs. Thorne, who was a printer, not always employed, lived with them.

About seven o'clock Phil put on his hat and went around to call on his friend, Dick Ovens, who lived with his parents in the next street.

Dick's great fad was dogs.

He always had one or two in evidence in the flat.

But he never kept the same dog long.

He'd either sell it or swap it off for a new dog.

This evening Phil found him playing with a new animal he had just brought home.

"Where did you get that yaller pup?" asked Phil, with a grin.

"Don't say a word," replied Dick, solemnly. "This dog is a wonder."

"Is he? In what way?"

"His intelligence is something extraordinary."

"Is that so? Well, let's see what he can do."

"He can't do anything just now—it isn't time."

"How's that?"

"He was taught to say his prayers. And the fellow who sold him to me says he wags his tail whenever he sees a minister anywhere near him."

"Is that a fact?" laughed Phil. "That isn't half as wonderful as the dog I read about in the paper the other day."

"Tell me about him," said Dick, looking up in an interested manner.

"This was a house dog. One day when he got out on the street some boys tied a tin can to his tail. Now what do you s'pose that dog did?"

"Give it up."

"He just headed for the nearest milkman's and backed up against the counter."

"Oh, come off, Phil Thorne!"

"It's just as probable as that yarn about this pup."

"All right—let it go at that. Did you catch on at Lockwood's?"

"I'll know to-morrow morning. Mr. Lockwood told me to call at ten o'clock and he'd let me know."

Then Phil told Dick of his little adventure on the street with the banker.

"That settles it, Phil!" cried Dick. "That job is yours."

"I hope so; but I never halloa till I'm out of the wood."

"Let me give you a tip on one thing. If you go to work there, steer clear of the messenger. His name is Enoch

Reece. He's a big, overgrown kid, and is a nephew of the head bookkeeper."

"What's the matter with him?"

"He's stuck on himself. As sassy as if he was the junior member of the firm. I know you won't stand for much guff, and he's a chap that'll lay it on thick. I thought I'd warn you, because if you should happen to have a run-in with him it might get you into trouble, as his uncle will probably stand up for him."

"Thanks, Dick. Scrapping doesn't pay, but I won't put up with an insult."

"I don't blame you. However, you won't be the only new one in Lockwood's."

"What do you mean?"

"The stenographer is new. She went to work Monday. The other left to get married. I heard that Weaver, the cashier, was sweet on her, but it didn't do him any good. I guess he'll be making up to the new one now."

Phil didn't wait to see the yellow dog say his prayers, but went home early.

Next morning, promptly at ten, he entered the reception-room at Lockwood's.

A broad-shouldered, awkward-looking boy came up to him.

Phil didn't require an introduction to identify this youth as Enoch Reece.

"What do you want?" he asked Thorne, rather rudely.

"I wish to see Mr. Lockwood."

"What's your business?"

"I have an engagement with Mr. Lockwood at ten o'clock."

Enoch Reece looked at him with ill-disguised contempt.

"Well, what's your name, then?"

"Phil Thorne."

"Worked at Rowland's, across the street, didn't you?" with a sneer.

"Yes."

"And got fired yesterday," with an ugly grin.

Phil's eyes flashed, but he bit his lips and made no reply.

"Well, it isn't any use of you looking for a posish here, 'cause the place is spoken for—see?"

Those words were like a dash of ice water on Phil's bright anticipations.

But he wasn't going to let Enoch Reece have the satisfaction of knowing that the intelligence hurt him.

He merely said, quietly:

"I wish you'd take my name into Mr. Lockwood."

Enoch wheeled about and entered the private office.

In a moment he returned and, jerking his thumb toward the inner sanctum, said:

"You can go in."

Phil immediately walked in.

"Good morning, Mr. Thorne," said the banker, pleasantly. "Sit down."

"Good morning, sir," answered Phil, politely.

"Since I saw you, yesterday," began Mr. Lawrence, "my head bookkeeper, Mr. Reece, spoke to me about a friend of his whom he wished me to employ. I saw the young man,

who submitted excellent references, and I told him I would give him an answer this morning."

"Then, I presume I haven't any chance," said Phil, drawing a long breath, while his bright face reflected the disappointment he felt.

"On the contrary, I have already decided to employ you," replied the banker, with a friendly smile.

Phil could hardly believe his ears.

His sensations were almost like those of a man under sentence of death who has unexpectedly been reprieved.

"But you said the other applicant was recommended by your bookkeeper, Mr. Reece."

"True; but I have reasons for not caring to take that young man into my office. Are you ready to begin your duties, Thorne?"

"Yes, sir."

"Very well, then, come with me."

Mr. Lockwood took Phil into his counting-room and introduced him first to Mr. Reece, as the successor of his deceased employe, and then to Mr. Weaver, the cashier. He pointed out the desk Phil was to have, and explained the general character of his present duties.

"Mr. Reese will give you any information you may require," said the banker, finally, and then left Phil to get broken in.

The fact that Phil Thorne had got the position was evidently an unpleasant shock to Reece.

He glared sourly at the boy, while Mr. Lockwood was talking to him, and as soon as the banker returned to his private office he went over to the cashier and had a short talk with him on the subject.

Weaver was evidently hand-in-glove with Reece, for he agreed to everything the head bookkeeper said, and several times favored the new clerk with a supercilious stare, far from friendly.

Enoch Reece also came into the counting-room, stuck his head in at the cashier's window, and had something to say, too.

Inside of an hour there wasn't a clerk in the place but understood that the newcomer wasn't looked on with favor by the head bookkeeper and the cashier.

Phil, busy with his new duties, was quite unconscious of the situation.

Before the day was over he made the acquaintance of the rest of the employes, including Marie Minturn, the pretty little stenographer.

Outside of Reece and Weaver the rest of the force seemed to be favorably impressed with the new clerk, and their manner toward him showed it.

Once during the afternoon Phil got the chance to examine the tape at the indicator.

It happened he was interested in P. & Q. stock, as he had bought ten shares of it three days before, at 40, on a ten per cent. margin.

The price had gone up several points since then, and it made him feel good.

It was the third small deal he had made within the month. He had realized about \$50 on the other two, and most

of that little fund he had put up on margin to carry the present speculation.

On the success of this venture largely depended any future plunges on the market.

CHAPTER III.

PHIL DOES MORRIS ROWLAND A GOOD TURN.

It didn't take Phil long to get the run of his new duties in Mr. Lockwood's office.

Toward the close of the second week the banker called him into his private office and complimented him on the progress he had made.

"I have examined your work myself and am thoroughly well pleased with it. It is my intention to put you in charge of our Stock Exchange work as soon as I find you have become familiar with the Exchange methods."

As a matter of course, Phil was delighted to know that his employer was so well pleased with his work.

He had been a trifle nervous because of the coldness and unfriendly attitude of the head bookkeeper and his friend, the cashier, but now he didn't care a rap for their opinion, one way or the other.

His P. & Q. stock had now reached 85, and he concluded to close out the deal, and with his additional capital lay low for another chance at the market.

Accordingly, when he went to lunch that day he dropped in at the broker who did the trading for him and ordered the stock sold.

Next morning he received a statement and a check for nearly \$290, which looked like a lot of money to him at this stage of his career.

He cashed the check and added it to the \$10 he already had at the savings bank.

"I'm doing pretty well," he mused, "for a beginner with no capital to speak about. One of these days I hope to become a big trader and make thousands where I now win dollars."

A week later Phil noticed a small item in a financial journal about a certain railroad which had successively passed two dividends and had consequently run down and was selling way below its normal price.

The article mentioned its improved prospects and the probability that it would win its legal fight against the decision of the local authorities of one of the counties through which it had been trying to lay its tracks to make connection with a big trunk line.

The writer thought the stock of this road, which was called the Central Ohio, was well worth investing in at its present low figure, as it was certain to rise sooner or later.

Phil thought so, too, after he had done a little quiet investigating, and wished he had a good wad to put into it.

But as he had only \$300, he drew that out of the bank and invested it in 100 shares of Central Ohio, at 30.

He also induced Dick Ovens to buy ten shares.

"You'll find it will be a winner, old chap, if you'll only hold on to it, and not sell out at the first rise," he said to his chum.

"But \$30 represents my whole capital," replied Dick, "and I don't like to tie it up for an indefinite time, when perhaps I can do better by keeping it on the move at something else."

"Yes, and lose it, most likely," laughed Phil. "Take my advice and stick to Central Ohio for awhile. I shall, at any rate."

"All right. I'll hold on till I see something I like better. How are you getting on at Lockwood's?"

"Fine as silk."

"That's good. I'll bet Rowland is sorry he bounced you."

"What makes you think so?"

"'Cause he's had no end of trouble with the rooster he hired to fill your shoes. The fellow is thicker than Jersey mud."

"Well, I've got no further use for Rowland," said Phil, with a snap of his eye. "He treated me without gloves, and he deserves to suffer for it."

When Phil was going to lunch that day he almost ran into the arms of Morris Rowland, who was coming out of the Exchange.

"Can't you see where you're walking?" snarled the broker, giving the boy a shove, which sent him against a vender of imitation images.

The Italian was thrown off his balance, and the boardful of images he was bearing on his head was displaced, the plaster-of-paris figures flying all around Rowland.

One of them caught the broker on the nose and immediately the blood gushed forth.

"Whatta da mat'? Whya you runna into mea?" exclaimed the Italian, shaking his fist at Phil. "Seea whatta you done. Breaka da image. Smasha dem alla to piece. You paya for dem or I calla da cop."

"Pay nothing," retorted the boy, who had narrowly escaped himself from a crack on the head. "That man there pushed me against you. He's a broker. Make him settle up."

At that point Rowland did a foolish thing.

Holding his bleeding nose with one hand, he rushed at the Italian and knocked him into the gutter.

"What do you mean, you measly scamp, by throwing your stuff all over me? I've a great mind to have you pulled in."

"Malladetto!" screamed the native of sunny Italy, springing to his feet. "I fixa you! Cutta da heart out!"

He whisked an ugly-looking knife from under his packet and lunged at the broker.

Rowland saw the bright blade coming, and turned as white as death.

He had no time to avoid it and would surely have received a nasty wound but for the presence of mind of Phil.

The boy, with lightning-like rapidity, grabbed the Italian's wrist and stayed the blow within an inch of the broker's heart.

Then he gave the foreigner's hand a quick wrench, and the glittering knife fell to the pavement in front of the gathering onlookers.

"Cospetta! You breaka my wrist!" cried the Italian.

At that moment, Rowland, furious with anger over his narrow escape, smashed the vender in the face, and Phil had to interfere to save him from further punishment.

"It's all your fault, confound you!" cried the broker, making a pass at Phil, forgetful of the fact that the boy had probably saved his life.

Phil parried the blow, pushed the Italian through the fringe of spectators and said to him:

"Skip, quick, or you'll be arrested for pulling that knife on the broker."

As mad as the vender was, he had sense enough to realize that he had better make himself scarce, and he flew across Broad Street and down the opposite side till he reached the corner of Beaver, when he disappeared.

Phil himself also took advantage of his chance to walk off, and entered a nearby lunch-room, leaving Broker Rowland to explain matters to the policeman who came up a moment or two later.

"Serves Rowland right," muttered the boy, mounting a stool and calling for a cup of coffee, a ham sandwich and a piece of pie. "I wonder if he thinks he owns the sidewalk?"

When he got back to the office Phil looked at the ticker and found there had been several sales that morning of Central Ohio, and the price had gone to 30 7-8.

He had hardly got seated at his desk before Willie, the office-boy, came up and said that Mr. Lockwood wanted to see him.

Phil accordingly took himself into the banker's private office.

"I want you to take this letter to Stone, Vomecleff & Co., in Exchange Place. You will get a package of securities. Hand them to Mr. Reece when you return."

"Very well, sir," answered Phil, who got his overcoat and hat and left the office.

On the stairs he met and passed Enoch coming up.

Suddenly a handful of peanut shells came showering down on him.

Turning quickly, the grinning countenance of the messenger told him to whom he was indebted for the trick.

"What did you do that for?" demanded Phil.

"Oh, just for fun!" retorted the sallow-faced youth.

"I wouldn't do it again if I were you," replied Phil, significantly, as he passed on.

"Ho!" sneered the messenger. "You aren't so much!" But Phil took no further notice of him.

"I'd like to do something to that new clerk," muttered Enoch, as he went on up the stairs. "He puts on a lot of airs for a fellow that was bounced from a job. I'd like to know why old Lockwood took him in. Ugh! I hate him!"

The securities were delivered to Phil in a sealed package and he duly handed them over to Mr. Reece, in the same shape.

When he returned to his desk he found that his bottle

of mucilage had been overturned in such a way that the sticky stuff had spread itself over a page of figures, stock quotations he had been preparing at Mr. Lockwood's request, to forward to a big operator with whom the house did business.

"Do you know who did that?" he asked, in a tone of intense annoyance, of the nearest clerk.

"No, I couldn't say," replied the young fellow, "but Enoch came by this way a few minutes ago, and he stopped a moment near your desk. He might have accidentally upset the bottle."

"I guess it wasn't an accident," said Phil, angrily.

He knew there wasn't any use of investigating the matter, for Enoch would be certain to deny that he was responsible for the damage, so he got a rag and wiped up the stuff, and then set to work to make a fresh copy.

Before he was half done, Mr. Reece came up and wanted to know if he was ready to turn it in.

"I had it nearly finished when I went out for Mr. Lockwood," he explained, "and when I got back I found somebody had upset my pot of mucilage all over it, so I had to recopy it."

"I suppose you expect me to believe that story," said Reece, unpleasantly.

"Well, here's the evidence," answered Phil, taking the spoiled sheet from his waste-basket.

"You are sure that you didn't do that yourself?" said the head bookkeeper, in an ugly tone.

"I am not accustomed to making false statements, sir," replied Phil, quietly.

"When will you have it completed?"

"In half an hour."

"See that you do, or I'll report you to Mr. Lockwood."

He spoke loud enough for every one in the counting-room to hear, and Phil flushed to the roots of his hair.

"He did that to humiliate me," muttered the boy, as Reece walked away.

At that moment he caught the eyes of the stenographer fixed upon him with a look of sympathy, and he felt comforted.

CHAPTER IV.

IN WHICH THE FIGURES 81 PLAY AN IMPORTANT PART IN PHIL'S AFFAIRS.

Several days passed, during which matters ran fairly smooth with Phil at the office.

Sooner than the boy had expected, Central Ohio began to command public attention.

Most of the daily press had something to say that was favorable to the road.

As a consequence, the stock began to look up on the Exchange.

Many thousand shares changed hands daily, and the price steadily advanced.

Phil naturally was much gratified by this upward tendency of the stock.

He had only a hundred shares, it is true, but every point the stock rose meant a hundred dollars' profit for him.

The shares were already at 40 when he confided the knowledge of his investment to Marie Minturn, the stenographer, with whom he had struck up quite a pleasant little friendship.

He liked the girl very much.

She was quiet and ladylike in her deportment, though Phil found her vivacious enough after office hours when, as it happened on several occasions, she permitted him to escort her to the entrance of the Brooklyn Bridge and put her aboard one of the trolley cars bound for the borough of churches.

The girl was putting on her hat and jacket preparatory to leaving the office for the day, when he told her about his little deal in Central Ohio.

"And you have actually invested \$300 in that stock?" she said, opening her eyes very wide at what she thought was a terribly venturesome thing for a boy of his age to engage in.

"Why, that isn't much. If I had \$10,000 in the bank at this moment I'd put every dollar of it into C. O."

"Dear me, I'm afraid you're dreadfully reckless. Suppose you should be wiped out? Just think of it! That would mean your whole \$300 gone. Can you afford it?"

"Well, I made nearly every cent of it in the market, and for that reason I suppose I can afford to risk it again. I hope to clear at least \$2,000 this time."

"Do you really?"

"I do. I am at this moment \$1,000 to the good."

"I'm awfully glad to hear that. I only hope you'll come out all right in the end."

"Thank you, Miss Marie. I know you mean that, and I appreciate it. There are some people in this office who hate to see me get along."

"You mean——" and then she stopped with commendable prudence.

All the same Phil knew she understood to whom he referred.

Just then Weaver came out of the wash-room and paused near them.

"May I have the pleasure of seeing you as far as the bridge cars, Miss Minturn?" he said with a smirk.

"Thank you, Mr. Weaver," she said quietly, "but it isn't necessary."

The cashier didn't like her refusal, but put the best face on the matter he could, and pretended not to see that his attentions were not agreeable to her.

He made a few unimportant remarks and then left the office.

Soon after Phil and Miss Minturn also left and walked up to Nassau Street, into which they turned and continued on till they reached Park Row and the Brooklyn Bridge entrance, where they parted, Phil mounting to the elevated station and taking an express for One Hundred and Sixteenth Street.

Central Ohio continued to advance day by day under sharp trading on the Exchange until it reached 50; then certain big inside traders, who had managed to get hold of the larger part of the stock, began to boost it by every means at their command.

As a result, in three days more C. O. jumped up in bounds to 65.

Marie had been following the quotations ever since Phil told her he was interested in the stock.

"When are you going to sell?" she asked him that day when he came over to her desk with a statement he wanted typewritten.

"I haven't decided," he answered.

"Dear me, if it was me I'd be so nervous I couldn't do a bit of work. How much are you ahead now?"

"About \$3,500."

"And you only invested \$300?"

"That's all. The stock has gone up 35 points since I bought it. Just think if I'd been able to put up \$3,000?"

"The big brokers make a lot of money on these rises, don't they?"

"The interested ones do. And they lose proportionately whenever they get caught on a decline."

"How much higher do you think C. O. is going?"

"It is impossible for me to say. But two years ago before the road got into trouble it sold pretty steadily around 80, and now that its affairs are looking up again I don't see why it shouldn't touch that figure once more, or even go higher."

"Then you have been studying the fluctuations of the stock some time back?"

"Sure. I didn't go into this speculation altogether blindfolded. While it is true there is a large element of luck in these Wall Street deals, the speculator who keeps well informed, and uses good judgment, is the one most likely to come out ahead."

"I have no doubt but you are right. Still, I should advise you to be very cautious. You haven't the opportunity to follow the market as closely as those who make a regular business of it."

"That's right, too, Miss Marie," admitted Phil. "I don't think I will take the risk of waiting for C. O. to go much higher—at least not to 80."

But while Phil was busy with his employer's affairs that afternoon, there was a scene of great excitement going on at the Exchange.

Brokers tumbled over each other in attempts to buy C. O., which seemed to be scarcer than ever, and the stock jumped with every sale, until the last transaction for the day registered 81.

Phil learned of this when Marie stopped at his desk about 3:30, and with her face beaming with animation told him what she had just seen on the ticker.

The boy could hardly credit the news, and thought the girl must have made a mistake in reading off the quotations.

He found it was true, when, half an hour later, he got a chance to look at the indicator himself.

Was he excited?

Well, how would you feel, reader, if you were in the game and had suddenly discovered that you were \$5,000 in on investment of \$300?

"I wish I could sell out this minute," he murmured to himself.

But he couldn't, for the Exchange had closed for that day.

Now for the first time since he went into the deal he felt nervous—so nervous, in fact, that his hand shook when he essayed to continue his work.

What if something should occur before ten o'clock the next morning to stampede Central Ohio?

Where would his big profits be if the bottom fell out of the stock as soon as the Exchange opened once more?

He could talk of nothing else but C. O. on the way to the bridge that afternoon with Marie.

When the express carried him up Third Avenue the clickety clack of the rails sounded to his disturbed fancy like 81-81, 81-81.

When he tried to read his paper the first thing he saw was that 81 people had been killed and injured in a mine disaster in Cornwall, England.

Descending the stairway at the One Hundred and Sixteenth Street station a sign in the corner window where the business was being closed out at cost read: "This elegant rocker reduced to 81 cents."

Later on when his mother sent him to the grocery for some things she wanted he was astonished to find that the bill amounted to just 81 cents.

"Gee! Am I going crazy, or what?" he muttered.

Then for the first time since he lived in the neighborhood he noticed the number of the store, and, combining the figures mechanically, he saw they made 81.

Eighty-one figured all through his dreams that night, and when he started downtown next morning he opened his paper in fear and trembling lest the first thing he might see would be some unfortunate announcement about Central Ohio.

But all this anxious suspense amounted to nothing in the end.

Central Ohio opened that morning on the Exchange at 81 1-8, and half an hour before business had commenced on the floor Phil had gone to the office telephone, connected with his broker, and ordered his stock sold at once.

It was done, being one of the earliest transactions of the morning.

Some broker snapped up those 100 shares greedily, and the next day Phil had \$5,375 to put into the bank.

CHAPTER V.

PHIL HAS A NARROW ESCAPE.

"I don't know whether you've remarked it or not, Weaver," said Reece to his friend the cashier one morning

after they had arrived at the office, "but I've just tumbled to the fact that whenever the old man has a confidential errand on hand he sends for Thorne to execute it instead of having Enoch to attend to it."

"I haven't noticed. Seems to have taken quite a shine to the boy," sneered Weaver, who was now thoroughly unfriendly to Phil because the lad was on such a cordial footing with the pretty new typewriter, while he, one of the most important employes, could not obtain a footing in her good graces.

"We'll have to try and manage somehow to get him discharged," said the bookkeeper. "My friend Dexter ought to have got the job here. I backed up his application."

"You're not losing your pull, are you?" laughed Weaver. "Oh, I guess not," answered Reece with a frown. "It must be Thorne has an influential friend who knows the old man. Otherwise, I can't see how, after being fired out of Rowland's, he could connect here. Lockwood is mighty particular who he employs."

"Well, he got on all right, and he seems to be making good headway in the boss's good books. We must, as you say, put our heads together and see if we can't create a vacancy at his desk."

"We'll have to be cautious about it, for it wouldn't do for the old man to get a hint of any underhanded work in the office. I understand him well enough to know that he wouldn't stand for it."

"I suppose you haven't thought of any plan as yet, have you?"

"Nothing which promises success."

Just then Enoch sauntered up.

"Say, Uncle Ralph, lend me a quarter, will you?"

"What for?"

"'Cause I'm strapped."

"What do you do with your money?" asked his uncle, taking a piece of silver from his pocket and tendering it to him.

"I've been working the races this week and it didn't pan out."

"Didn't I tell you to keep out of pool-rooms?"

"Why all the fellows I go with patronize them, and make a hit every once in a while."

"When did you make a hit?" asked Reece severely.

Enoch couldn't remember.

"Look here, Enoch, how do you and Thorne get on now?"

"What's the use asking me that? You know we don't get on at all. I hate him."

"What's he done to you?"

"He hasn't done anything in particular."

"Well, you don't like him."

"No, I don't, and you know it."

"I don't fancy him either, Enoch."

"I know you don't. He got the 'posish' you expected to work Dexter into. It's a wonder you couldn't manage to get him fired."

"It isn't so easy to do that, because he's got on the right

side of Lockwood. If you and some of your friends could only manage to do him up one of these days I would make it worth your while."

"Would you?" asked Enoch eagerly. "How much are you willing to stand?"

"Ten dollars."

"Make it twenty, and I'll see what I can do."

"I'll make it twenty if you show results."

The buzz of Mr. Lockwood's bell cut short further talk between the uncle and nephew, and Enoch walked off to answer the summons.

During the week a boom was started in G. W. & O. shares.

Phil accidentally discovered that Mr. Lockwood was buying the stock.

After looking into the past record of the railroad, Phil concluded to take a chance at it, and instructed his broker to buy 800 shares at 81.

He went and drew \$4,800 and deposited it as a margin.

"If this should turn out unlucky," he mused, "I have still \$500 to fall back on."

Within a day or two he found out that a strong syndicate was at the back of the movement.

He concluded not to say anything to Marie about this new deal, as he didn't think she would approve of it, and he didn't want to enter into an argument with her.

"I feel it in my bones that I'll make a good haul out of this if I don't hold on too long. The great trouble is to know just when to sell. As long as the stock is going up a fellow hates to draw out, and while he's thinking about it maybe a screw works loose with the people who are bulling the market, then the bears get their innings, and, presto! the prices come tumbling down about your ears."

When he went to lunch next day G. W. & O. was up to 83 on the ticker.

"That looks encouraging," he murmured as he walked down to the door, where he found his friend, Dick Ovens, waiting for him.

As they started to walk up to Broad Street a heavy substance done up in a bit of brown wrapping paper landed on the sidewalk at Phil's feet.

Both paper and contents were shattered by the collision, and the boys saw that the missile was a brick.

They looked up, but they couldn't tell whence it had come.

"Gee!" exclaimed Dick. "If that had hit either of us on the head our name would have been Dennis. Looks kind of suspicious, doesn't it, to see a brick done up like that? They don't use such things for paper weights in Wall Street offices."

At that moment a bootblack ran over to them from the other curb.

"Soy! A black-headed feller t'rowed dat out 'r the second-story winder. I seen him look out, and den drop it onto youse. Wanted to knock youse out, I guess."

"Are you quite sure of that?" asked Phil, a flush of indignation rising to his face.

"Didn't I tell youse I seen him do it?"

"Will you come upstairs with me and point him out?"

"Sure, boss, ef youse want me to."

"Come along, Dick. This is a serious matter. I'll bet it's a trick of Enoch Reece's to do me up. The rascal hates me."

"You ought to have him arrested if you can bring it home to him," said Ovens, following his friend up the single flight which led to the floor on which were situated Mr. Lockwood's offices overlooking Wall Street.

Opening the door of the reception-room, Phil, Dick and the bootblack entered, but there wasn't any sign of Enoch, although it was his duty to be there.

Phil looked into the counting-room, and saw Enoch talking to his uncle.

"Come here," said Thorne to the bootblack. "Is that the person who dropped the brick?"

"Dat's him, fur a fact."

With an air of resolution Phil walked over to the head bookkeeper's desk.

"What did you drop that brick on me for just now?" he asked Enoch.

"What are you talking about?" snorted the messenger.

"You heard what I said, and I want an answer, or I'll go to the police station and swear out a warrant against you for criminal assault."

"What's the matter with you, Thorne?" asked Reece, taking a hand in the matter on behalf of his nephew, who had turned pale at Phil's threat.

"Matter enough, I should think," retorted Phil angrily. "Your nephew doesn't like me, and now he shows it by letting a brick done up in a sheet of paper down on my head."

"Who says he did," inquired the bookkeeper threateningly.

"I say so," replied Phil stoutly.

"Did you see him do it?"

"No; but I've got a witness out in the reception-room now who did see him."

"That's all rot. Enoch has been in here from the moment you went out to your lunch; so you see he couldn't have thrown the missile you are talking about."

"And you mean to tell me, Mr. Reece, that of your own certain knowledge your nephew hasn't been near one of the reception-room windows since I went out?"

"That's what I mean."

"All right," answered Phil, after looking the man in the eye. "I'm bound to take your word for it, as you are supposed to be a gentleman."

"Supposed to be a gentleman, you puppy!" cried Reece, boiling over at last. "Do you dare insinuate that I am not a gentleman?"

"I insinuate nothing, Mr. Reece," replied Phil coldly. "You ought to know whether or not you are a gentleman."

"Why, confound your insolence——"

"I don't see any occasion for you to get excited, sir," interrupted Phil. "But I want Enoch to understand that

if I catch him up to any nasty tricks aimed at myself I'll make him suffer for it."

The boy turned on his heel and went out, taking Dick and the bootblack with him.

"Did you put it up to him, Phil?" asked Dick.

"That's what I did, and I'm satisfied he's guilty of the deed; but his uncle took his part and asserted that he wasn't near the windows at all."

"He did, eh?"

"Yes. I haven't the least doubt but they are both capable of swearing to a lie in court if Enoch was made to face the music, so I guess their testimony would weigh more than the word of a mere bootblack."

"It would be two against one at any rate, and the case would be dismissed without you had another witness to corroborate the shiner."

Phil was satisfied that Dick's view was the correct one, so he thanked the bootblack, gave him a dime to pay him for his trouble, and then he and his chum went along to lunch.

CHAPTER VI.

THE PANIC ON THE EXCHANGE.

"What was the trouble between you and Mr. Reece to-day?" asked Marie, when they left the office together that afternoon as usual.

"I didn't intend to say anything about it," said Phil; "but since you ask me I'll tell you what the trouble was about. Enoch dropped a brick, done up in a covering of wrapping paper, toward my head to-day when I went out to lunch."

"What!" almost screamed the girl. "You can't mean that."

"I do. A little bootblack across the street saw him do it."

Then Phil told her the whole story.

"Why, what a spiteful little wretch he is."

"Little! Big, you mean. He weighs more than I do, but I could whip him without half trying."

"Did you say anything to Mr. Lockwood about it?"

Phil shook his head.

"That isn't the way I do business. I'd like to get a chance at Enoch to take satisfaction out of his hide. If there is anything I hate it is underhanded business. Only a coward resorts to it."

Marie fully coincided with Phil on that point.

"He could be put in prison for doing such a thing as that," she said. "You might have been killed."

"Or severely injured. The rascal is aiming to do me up, that's plain to me. You heard me when I was putting it straight up to him. His uncle, however, interfered, and we had a few words. Mr. Reece maintained that Enoch hadn't been near the reception-room windows at all, so I had to let it go at that, though, of course, I know he was lying in order to screen Enoch."

"It's too bad the way those people treat you. Mr. Lockwood ought to know," said Marie, with some show of indignation.

"He won't learn it from me. I've warned Enoch to keep his hands off. If he doesn't know enough to do so, he'll regret it. I can stand a good deal one way or another to keep out of a mix-up, but when it comes to having a brick dropped on my head, that's the limit."

"I should think it was."

"I think I've found out at least one reason why Weaver is sore on me."

"What is it?" she asked with some curiosity.

"He's jealous because I go to the bridge cars with you so often."

"Indeed!" she said, with a little toss of her shapely head. "Do you know while you were at lunch he came up to my desk and began to talk with me; or rather he did all the talking, for I had very little to say to him. I can't bear the man. Now what do you think he had the cheek to propose?"

"What?"

"Asked me if I wouldn't go to the theater with him some night this week. I was so astonished I could hardly find words to tell him that my mother wouldn't permit such a thing."

"He must have been greatly disappointed," said Phil with a grin.

"I can't understand how he could expect me to accept such an invitation."

"Maybe he thought you couldn't resist the chance."

"He won't have that excuse in the future."

"I've heard that Mr. Weaver thinks himself the whole thing with the ladies."

"He has found out that there are exceptions. I only hope he will stay away from me except when he has business matters to communicate."

After the brickbat incident Phil kept a wary eye out for Enoch's movements, but young Reece, with his habitual slyness, made no outward sign of further hostilities.

All the same he was biding his time,

In a few days G. W. & O. stock touched 70 and matters began to grow lively around the corner where that road was dealt in on the floor of the Exchange.

With \$7,000 in prospective profits Phil began to feel as if he was wasting his time as a clerk in a banking and brokerage office at a moderate salary.

Still he was prudent and cautious enough to realize that his new profits were only paper ones unless he sold out at once, and that he was loath to do while the boom was in full swing.

"G. W. & O. has touched 85 and even 92 on previous occasions," he mused. "I don't see but it is just as likely to fly this time as not."

So he held on to his stock and watched the indicator when he could.

Next day the stock reached 74, the day after 77, and when the Exchange closed Saturday noon it was at 79, or 18 points beyond where he had purchased it.

Dick Ovens, who had cleared a little stake on Central Ohio, at Phil's earnest solicitation, had also bought as many shares of G. W. & O. as he could afford as soon as Phil gave him the tip.

"I've got 150 shares and I'm going to sell out to-morrow at 79," said Dick, as the two boys were taking a Sunday afternoon walk up in the Bronx. "Twenty-five hundred dollars profit is good enough for me. How much longer are you going to hold on, Phil?"

"I think the stock will go to 90 all right," answered Thorne.

"Do you? I wouldn't take that chance short of a house and lot," said Ovens. "I've been in a funk all week lest the market should break and I would be one of the victims."

"It's a wonder you didn't sell out then," replied Phil with a grin.

"I don't know why I didn't. It must have been because I knew you were hanging on, and I was a bit ashamed to let go in a hurry."

"Thought I'd give you a roasting, eh?"

"I didn't want you to have a poor opinion of my nerve," admitted Dick.

"Well, I don't blame you for selling—\$2,500 is a nice little stake."

"You can bet it is. When I get my check I'll be a capitalist to the tune of \$3,500 or so."

"At the present moment I stand to win about \$14,000," said Phil.

"Gee whiz! You ought to sell and make sure of it."

"No; I want to clear \$20,000 if I can. I may not have such a chance soon again."

"You're taking an awful risk, Phil. You've more nerve than I have, I might as well admit it. I'd hate to see you get it in the neck at the last moment. By the way, I'll tell you a secret—Rowland is up to his neck in this deal. I'm sure he's one of the clique that is booming the stock. He stands to win or lose a small fortune."

"I won't wish him any hard luck; but I shouldn't lose any sleep if I heard he got it where he got it with B. & O. the time he fired me for simply expressing my private opinion of the deal."

"You mean in the neck?"

"I don't mean anywhere else."

Monday morning came and Dick Ovens got out from under as soon as he could get his selling order to his broker.

He cleared more than he expected, as G. W. & O. opened at 80.

On Tuesday noon, when the stock was up to 84, he showed Phil his check for \$3,590, his profit being \$2,660.

"Rockefeller, with all his wealth, doesn't feel half the satisfaction that I do with my little boodle," cried Dick with a cheerful grin.

"I guess you're right," replied Phil. "I'm now undecided as to whether I'll sell at 85 or not."

"But it hasn't reached 85 yet."

"It lacks only one point of it."

"One point is a whole lot sometimes."

"Sure it is; but not the way things are going with G. W. & O."

"Well, I wish you luck," said Dick as they parted.

"Thanks, old chappie."

Phil had computed his winnings to date on paper at a trifle over \$18,000, but he was eager to make it an even \$20,000.

It is this fatal grasping after just a few more dollars which has wrecked so many fortunes in Wall Street.

At that moment all the boy had to do to make sure of the eighteen thousand was to call up his broker on the office 'phone and order him to sell his stock.

But he didn't do it, and the result was he got the shock of his life.

At two o'clock one of the clerks who had been out to a late lunch came back.

"Say, Thorne, there's the deuce to pay on the Exchange."

"What do you mean?" asked Phil, a sudden lump coming up in his throat.

"Why I believe G. W. & O., which has been raising the dickens among the brokers this last week or so, has gone to smash. Why, what's the matter? You're as white as a sheet all at once. You're not interested in any deal, are you?" curiously.

"Never mind. Tell me the particulars," gasped Phil, clutching at his desk.

"Somebody dumped two big blocks of the stock onto the syndicate, and I guess they couldn't handle it. It's what I've been expecting right along."

"Then there's a panic on the floor."

"I'm not sure, but it's my opinion there is."

"All right," said the boy, pulling himself together with a great effort.

He got up and deliberately walked out to where the ticker stood, rattling away like a race horse on the final stretch.

There were several excited customers around the tape, and Phil saw he couldn't get a sight without disturbing them.

"Well, never mind," he muttered. "The shock is over. I'll be game to the end."

There was nobody in the telephone booth, so he walked in and called up his broker's office.

"I want Mr. Brown."

"He's at the Exchange."

"How's G. W. & O?"

"Pretty rocky."

"Has the bottom fallen out of it?"

"I think not. But it may at any moment."

"Sell me out at once, will you?"

"All right, Mr. Thorne. I'll telephone instructions to Mr. Brown on the floor."

"Thank you. Good-by."

As Phil came out of the booth Mr. Lockwood came out of his office and took the boy's place.

Ten minutes later there was a panic for fair on the floor of the Exchange.

Mr. Lockwood had 'phoned orders to his acting broker

to dump three lots of 5,000 shares each of G. W. & O. on to the market.

The syndicate took the first under pressure.

The second lot staggered them, but they managed to accept.

But the third lot they couldn't handle, and G. W. & O. went by the board.

The news was on the street two minutes after, and in every editorial room of the daily press.

The slaughter of the lambs was something fearful.

While many experienced operators struggled and gnashed their teeth as they fought to escape from the crash.

In the midst of it all, pandemonium reigned supreme on the floor of the Stock Exchange.

Where was Phil's profits in this awful catastrophe?

CHAPTER VII.

IN WHICH PHIL HEARS GOOD NEWS.

Phil went home that afternoon like one in a dream.

He didn't wait for Marie, and that was a bad sign.

The girl noticed his preoccupied manner just before he put on his hat and coat, and when he passed her without a word or look she was certain something unusual was on the tapis, and it worried her not a little.

"Something has happened to him sure," she said to herself. "Something quite out of the ordinary. He didn't even say good-by to me."

When she passed three of the clerks on her way out she heard one say something about the panic on the floor of the Exchange that afternoon.

"I heard Reece say that the boss unloaded 15,000 of G. W. & O. on to the syndicate at half-past two, and that they couldn't take in the last block," the speaker was saying. "Consequently the bears jumped on the road like a pack of jackals and the shares tumbled at once. There must be a whole lot of people in the soup to-night."

"I wonder," thought Marie, "if Phil Thorne was interested in that stock. He didn't say anything to me about going into another deal. Well, I mean to ask him about it to-morrow."

Of course, Dick Ovens knew all about the smash in G. W. & O.

He rushed across to Lockwood's to meet Phil as soon as he could get away from the office, but he missed his friend by a minute.

"I'm afraid he's got caught in the general ruin," breathed Dick, with a feeling of sympathy for Phil. "He said he didn't intend to sell till the price reached 85, and the stock never got above 84 3-8. It tumbled to 82 when the first attempt was made to break the price. For a moment it looked as if the end had come, but the clique came to time, gobbled the two big blocks of stock which had been fired on the market, and the price reacted to 84 in less than

three minutes; but when those 5,000 lots were dumped on to 'em it was all up Salt river."

After supper Dick rushed over to Phil's house, but found his chum had just gone out, and Mrs. Thorne didn't know where he had gone.

The truth was, Phil expected Dick would be after him to learn how things stood, and he didn't have the heart to talk about the matter.

He had no idea to what extent he had been affected by the crash.

The papers informed him that the G. W. & O. had not actually gone under until ten or fifteen minutes after he had sent in his order to sell his stock, but he couldn't tell whether Brown had disposed of it or not before the drop.

There was just the possibility that he had, in which case he was all to the good; but until he heard from his broker he couldn't tell for sure.

Such a reflection seemed too good to be true.

So he went to the theater to see the performance, in the hope that it would distract his mind from the unpleasant subject.

Most persons would have sat down and worried themselves sick over the situation; but Phil has a stronger nerve than that.

After the first shock had passed over, he began to feel like himself again, though the reflection that he probably had lost anywhere from \$10,000 to \$23,000 was bound to recur to him again and again.

"What was the matter with you last night, Mr. Thorne?" asked Marie of Phil as soon as she saw him the next morning.

The boy looked at her a moment before he replied:

"I intended to give you a surprise. I've been interested in G. W. & O. these three weeks past. I had an opportunity to sell out at 84 yesterday, when I should have cleared \$18,000."

"You don't mean it! Why, how much did you buy?"

"Eight hundred shares."

"It must have taken all of your money to get that much even on the usual margin."

"It did—all but \$500. Well, I'm afraid I held on a moment too long in my effort to clear \$20,000. The market went to pieces half an hour before the Exchange closed."

"Oh, Mr. Thorne, I'm so, so sorry for you."

And her eyes and manner showed it.

"Thank you for your sympathy, Miss Marie, I appreciate it very much; but I have just the ghost of a show left."

"Have you?" she said, her eyes suddenly kindling with pleasure.

"Yes, though I dare not build much hope upon it. Ten minutes before the crash I telephoned my broker to sell. If the order reached him from his office in time the country is safe," he said with a slight smile. "Otherwise——"

"I hope and pray that it did," she said earnestly, as she took her place at her Remington.

"You are very good to say so, Miss Marie," replied Phil

with some feeling in his voice. "I know I have one real friend at least in the office."

"I have always been your friend, Mr. Thorne," she said, not looking up.

"I am sure you have, and I hope the opportunity may present itself some day for me to prove that I am also your true friend."

A little before ten Phil went to the 'phone and called up his broker.

"Mr. Brown is engaged. What did you wish to know?" came back the answer.

"I want to find out if Mr. Brown sold my G. W. & O. stock yesterday afternoon, and at what figure."

"I'll let you know in a moment. Hold the wire."

Phil waited with the receiver to his ear for several anxious moments before a sharp "Hello!" reached him.

"Well," he said.

"Your 800 shares were sold at 84 just before the stock tumbled. Allow me to congratulate you. Check and statement will be forwarded as soon as settlement has been made. Good-by."

Phil scarcely heard the final words of the message.

At any rate they made no impression on his mind.

All he knew was he had won out.

He was a clear \$18,000 winner on the deal, which had almost been a Waterloo.

The reaction had been almost as much of a shock to his nerves as the first tidings of reverse.

He walked back to his desk like a new boy.

Scribbling some words on a slip of paper, he asked Willie, the office boy, to take it over to Miss Minturn.

She read, tore it into small bits and dropped the particles into her waste-basket.

"I'm awful glad," she said to herself, as she went on with her work.

As Phil opened the door of the reception-room on his way to lunch that day, he ran full tilt against Morris Rowland, who was entering with a rush at the same moment.

"Get out of my way, confound you!" roared the broker, who seemed to be under a strain of intense excitement.

He brushed Phil aside like a feather, and the boy went down on the floor in a most undignified way, while Rowland, paying no attention to Enoch, who had come forward to ask his business there, dashed open the door of Mr. Lockwood's private office, and entered, closing the door with a bang.

Phil got up and walked over to where a whisk broom hung against the wall near the indicator, and began to brush himself off.

He couldn't help hearing Rowland's voice inside raised to a high, menacing pitch.

"I wonder what's struck him now?" thought Phil.

Then he recollected that Dick had told him his boss was deeply involved in G. W. & O.

"By George!" he muttered, "I'll bet he's been hit good and hard. Well, he hasn't got my sympathy. It never does a man any good to insult an employe. He rubbed it into

me, so it's a satisfaction to know that he gets it in the neck once in a while."

As Phil hung up the brush he heard Rowland say in a voice hoarse with passion:

"You've got to make good my loss right here, Lockwood, or I'll blow your brains out in less than two seconds. I'm a desperate man, and I don't care a cent for the consequences, do you understand?"

"There's something doing in there for fair," muttered the boy, thinking rapidly, "and I guess it's my duty to take a hand in it."

He threw open the private office door, to the amazement of Enoch, who would have interfered had he been near enough, and rushed into the room.

Morris Rowland, his eyes blazing with a murderous determination, was bending over Mr. Lockwood's desk, while he held a cocked revolver within two inches of the banker's head.

CHAPTER VIII.

IN WHICH PHIL RECEIVES A TESTIMONIAL OF THE BANKER'S GRATITUDE.

A realization of his imminent peril had turned Mr. Lockwood's face to ashen gray, and his eyes were fastened helplessly on Rowland's menacing countenance.

The affair was altogether too desperate for Phil to stand upon the least ceremony.

He sprang forward and dashed up Rowland's arm.

The shock caused his finger to twitch upon the trigger and the revolver went off with a report which startled everybody in the office, as well as persons who happened to be in the corridor at the time.

Phil swung one arm around under Rowland's chin, pulled his head back and grasping the revolver with the other hand wrenched it away.

Then he released the broker, but held him back under the muzzle of his own gun.

It was all done in a moment, and the reaction caused the banker to fall back half fainting in his chair.

"Send for an officer," said Phil, as Weaver ran into the room, closely followed by Reece, while Enoch stood in the doorway, staring for all he was worth.

"What for?" gasped out the cashier in some bewilderment.

"Broker Rowland here has just made an attempt on Mr. Lockwood's life."

"Impossible!" exclaimed Reece, who was on friendly terms with the accused broker.

"All right," replied Phil sharply. "Ask Mr. Lockwood." The banker was trying to pull himself together.

"A glass of water somebody," he asked in trembling tones.

"Get some water, Enoch," ordered Weaver, hastening to the support of his employer.

"Put down that weapon, Thorne," cried Reece authoritatively.

Phil refused to obey this mandate, as he didn't think it altogether prudent from the glare in Rowland's eyes.

"Don't let that man escape," said the banker, after sipping some of the water Enoch brought.

"I won't," answered Phil, and Reece had nothing more to say on the subject.

"Send for a policeman," ordered Mr. Lockwood, regarding Rowland with a shudder.

Reece, much against his will, was compelled to pass the order on to Enoch, who at once departed on the errand.

All the clerks in the office were now crowding around the open doorway of the private office, and they were reinforced by persons from without who had been attracted by the report of the revolver.

Nobody could guess what the trouble was, but it seemed to be serious.

Phil's attitude with the pistol, of course, drew all eyes on Rowland, and showed that he was the cause of the rumpus.

"Well," snarled the broker at last, "I suppose it's the Tombs for me. But the end isn't yet. I'll remember you for this, Thorne. I'm a good hater, as you will find to your cost."

"The less you say here the better it will be for you, Mr. Rowland," replied the boy significantly. "You made a big mistake drawing a gun on Mr. Lockwood."

The broker flashed a look of bitter enmity at Phil and said no more.

The banker got on his feet and walked nervously up and down his room two or three times.

"I wish you'd try and clear the room, Mr. Reece," he said at last, nodding at the doorway.

"Go back to your desks," the bookkeeper shouted to his fellow employes in an unpleasant voice.

They reluctantly withdrew through the gathering mob behind.

"Gentlemen, you will oblige me by standing back," he said to the other spectators.

Then he closed the private-room door.

Enoch found a policeman near the corner of Pearl Street and brought him up.

"What's the trouble?" he asked, as he forced his way into the private office.

"I give this man in charge," said the banker.

"What's the complaint?"

"Assault with intent to kill."

"That's a serious charge, sir. You'll have to come to the station."

"My clerk here," nodding at Phil, "will make the complaint, as he was present and saved my life."

"Very well," replied the officer.

"I will go with you," said Rowland. "You will oblige me by getting a cab at my expense."

The policeman agreed, and a cab was telephoned for.

Rowland, the officer and Phil entered the vehicle when it arrived, and drove to the Old Slip station, where the boy made the charge against the broker.

Phil made a brief statement, while Rowland refused to say anything except to make a request that his lawyer be sent for.

He was then taken downstairs and locked up, while Phil went to his delayed lunch.

"B'gee!" he said to himself, "Rowland has got himself in a hole this time and no mistake. He's liable to go up the river."

When Phil returned to the office he found that Mr. Lockwood was so unstrung by the affair that he had to be taken home in a carriage.

Next day, soon after the banker came down to his office, he sent for Phil and thanked him for his prompt action of the day previous.

"I am sure you saved my life," he said with much feeling. "I really believe Rowland was wound up to such a pitch that he would just as soon have shot me as not if I refused to make good the loss he sustained by the break in G. W. & O. He held me responsible for starting the panic on the floor because my broker threw three lots of 5,000 shares each of the stock on the market in quick succession."

"I worked two years for Morris Rowland," answered Phil, "and I never knew him to be over particular as to how or when he sold out on the Exchange."

"He is one of a class of brokers who maintain the right to do as they like everybody else, but are the first to squeal when they are pinched by their own methods. I have no use for such a man. It isn't my fault that he was behind G. W. & O., nor that he held on until he was caught by the crash. Evidently he has been badly cleaned out, and he thought he would try and bulldoze me into helping him to square his losses. Now, Thorne, you had better get your hat and coat, as we have to be at the Tombs this morning."

Phil and his employer got into a waiting cab and were driven to the city court building in Center Street.

When the case was called, Morris Rowland was brought across the "Bridge of Sighs," as it is called, from the prison annex.

He was represented by eminent counsel.

Lawrence Lockwood testified in a clear and concise manner, and his evidence was in no manner shaken by cross-examination.

Phil was equally cool and positive when called to the witness chair.

The magistrate seemed to be satisfied that the banker had had a very narrow escape, and he held the prisoner in high bail for the action of the Grand Jury, which was subsequently furnished by friends of the accused man, and Rowland was allowed to go that afternoon.

On their way back from the Tombs Mr. Lockwood ordered the cabbie to drive down Broadway.

He stopped the vehicle at Benedict Brothers, jewelers, got out and purchased an elegant watch and chain.

He ordered it to be suitably inscribed, and three days later, when it was delivered at his office, he called Phil into his private office and presented it to him as a slight testimonial of his gratitude for the signal service the boy had rendered him.

The entire incident was rather disquieting to Reece and Weaver, and in a somewhat lesser degree to Enoch, as they perceived that Phil had established a strong hold for himself upon the good graces of the banker, and that they had their work cut out if they expected to get him out of the office now.

"That boy seems to be wallowing in luck," remarked Weaver to the bookkeeper a few days after the episode just described.

"It seems so, hang him!" snarled Reece, jabbing his pen viciously into his inkstand. "There isn't any use depending on half measures now. We've got to bring a serious charge against him somehow if we hope to do him up, otherwise we may just as well keep our hands off. He's got the inside track with the boss. We've got to bring things to a crisis in such a way that the old man can be made to think that Thorne is taking advantage of his good opinion. The question is how are we to do it. We'll have to go slow. Probably chance may turn the scales our way. If so, we must be prepared to take instant advantage of our opportunity."

"That's right," coincided the cashier. "I'm with you to the limit in this. I hate that fellow more and more every day."

"I think I guess the reason," said Reece with an unpleasant smile. "He's cut you out with the typewriter."

Weaver flushed up at these words and looked annoyed.

"No matter whether he has or not. I want to see him out of the office, and I'm ready to take some risk to accomplish his discharge."

"Don't talk foolish, Weaver. I expect to get him out, and without any risk whatever to us."

"I wish I felt half as confident about it as you seem to be."

"I should have a very poor opinion of myself if I couldn't manage to get the best of a boy of his age," said Reece, contemptuously.

"Don't spoil matters by being over-confident, Reece," replied Weaver cautiously. "Thorne isn't such an easy proposition. He showed his nerve the other day when he faced Rowland and disarmed him all by himself, and Rowland is bigger and stronger than he in every way."

"There are more ways than one of killing a cat," said the bookkeeper carelessly. "By the way, are you going to Jessup's to-night?"

Jessup's was a high-toned gambling resort on Forty-fourth Street much frequented by monied men about town.

Reece had managed to get an introduction there, as he was passionately fond of games of chance of the character in vogue in that establishment.

He was also an expert card player, and his object was to inveigle Weaver into a private game at one of the small tables provided for visitors and work him for as much as the cashier could stand.

It was not an honorable way to treat his friend and office associate, but the less said about honor in reference to Reece the better.

Weaver, unfortunately for himself, didn't know the man he was hand-in-glove with.

"Yes," said the cashier with some eagerness, "I'll be glad to go with you. I've been waiting for the chance, you know."

"All right," answered Reece, "with a feeling of satisfaction, 'I'll meet you at the Hoffman House cafe at nine o'clock.'"

And while his two enemies were holding the above conversation, Phil, at his desk, was pondering over another venture he was contemplating on the stock market, for he had got hold of a tip that day that a combination had been formed to boom A. B. & C. stock, and he was figuring how much of his \$23,580 capital he would risk in the venture.

CHAPTER IX.

THE PACKAGE OF BONDS.

The Rowland incident wasn't the only one which happened in connection with the panic over G. W. & O. stock.

Half a dozen other big brokers came into Lockwood's office and upbraided him for dumping his big batch of shares on to the market at a critical moment.

They had all lost money through the break in prices, which had affected the entire list to a greater or less degree.

The banker defended his action by saying he had a perfect right to act as he had done.

He had received word from his broker that the stock might go down at any moment under the onslaught made upon it by the bears, and he had merely endeavored to protect his own interests.

The protesting brokers, however, did not resort to anything beyond abusive language, as the newspaper accounts of what had happened to Rowland had a deterrent effect upon them.

They didn't propose to get into the Tombs themselves by any rash proceedings.

So they all went their several ways, swearing to do all sorts of things to Lawrence Lockwood if they ever caught him in a tight place.

As for the banker, he had made close on to a million profit by getting out from under in time, and he was quite satisfied with the situation.

It was about this time that Phil got his tip on A. B. & C.

Mr. Lockwood had sent him to the American Trust Company for some documents on deposit there, and while waiting for them to be delivered to him the boy had accidentally overheard part of a conversation between two old retired brokers which had let in quite a flood of light on the deal under way.

"I'm satisfied it's a good thing," he said to himself that night, "and I'm tempted to risk the bulk of my boodle in it."

The stock was selling at 52, and Phil proposed to purchase 4,000 shares on the usual margin.

It was quite a nervy thing for a boy to do, but then Phil had the courage of his convictions.

Having decided to go into the speculation, he drew the necessary money next morning and visited his broker.

In the talk of the street, Phil went long of 4,000 shares of A. B. & C. at 52, on a borrowed margin of ten per cent. That is to say, he paid Brown, his broker, \$20,800 for stock whose par value was \$400,000, and whose market value was \$208,000, thus attaining a credit of \$192,000.*

When the boy showed Marie the memorandum of his purchase she fairly gasped.

"Why, Phil Thorne, have you really lost your senses!" she cried. "The idea of putting all your money into stocks again so soon after the narrow shave you had the other day."

"I haven't put it all in. I've got nearly \$3,000 left."

"But just think of the risk you are taking! Nearly \$21,000. Why, it's a small fortune in itself."

"As I have made it all out of a \$20 note—my first investment—I think I am justified in keeping it moving."

"You certainly have been a very lucky boy; but," and she shook her index finger warningly, "some people presume on their good fortune."

"Do they?" laughed Phil.

"Yes. Look at those experienced brokers who were caught in the fall of G. W. & O. When such people are occasionally nipped, what chance have you, comparatively inexperienced in the business, to escape without having your wings clipped?"

"That's right, too; still I think I have a good thing on hand now."

"That's the way with all you speculators. Don't forget that a pitcher may go to the well ninety-nine times in safety, but the hundredth time it might get broken."

"Oh, this is only my fifth plunge. I've got lots of chances yet, haven't I?"

"I don't know about that. I feel awfully provoked with you."

"Why should you?"

"Because from this out I shall feel just too nervous for anything over the fate of your \$20,800. I shall be watching A. B. & C. every day now. Every time it drops a point or two I shall have an attack of stage fright."

"Why should you, Miss Marie?"

"Oh, because——"

"Because," laughed Phil, "that's only a girl's reason. What else?"

"That's reason enough," she replied with a slight blush, as she adjusted her hat before the glass.

"And every time it goes up a point or two, what then?" grinned the boy.

"Oh, you want to know too much, Mr. Thorne," she answered saucily.

*As the par values of stocks vary, for simplicity's sake, all deals described in these stories are based on the market value of the stocks involved.

Next day Mr. Lockwood took Phil to the United States Safe Deposit Company with him.

He took a number of bonds out of his box in the vaults, and after making a memorandum of them brought them out into the reception-room, where he had left Phil, and handing the package to him, told him to give it to Mr. Reece at the office.

Phil started for Wall Street, while the banker went off to attend a meeting of directors of a company in which he was largely interested financially.

"Mr. Reece, I was directed by Mr. Lockwood to hand you this package of bonds," said Phil on his return to the office.

"How do you know the package contains bonds?" asked the bookkeeper sharply.

"Mr. Lockwood said so."

"All right," said Reece, turning away and laying the package on his desk.

About three o'clock the banker returned and entered his private room.

Half an hour after he rang for Enoch, and asked him to bring him the bonds from Mr. Reece.

Mr. Lockwood had a visitor at the time, and when Enoch handed him the bonds he laid them down the desk until he got ready to attend to them.

In fifteen minutes he sent Enoch for Phil.

As the boy came into the reception-room the banker and his caller came out of the private office together.

"I'll be with you in a moment, Thorne," Mr. Lockwood said, and then he accompanied his visitor out into the corridor, while Phil entered his sanctum.

At that moment Reece came out of the counting-room with a package of papers and entered the private office.

He went over to Mr. Lockwood's desk, and was in the act of leaving them there when he noticed the bonds.

Phil was looking out of the window at a push-cart vender, who was being hustled along Wall Street by a policeman, and consequently had his back to the bookkeeper.

He had not even heard him enter the room.

A sudden idea entered Reece's head.

He glanced stealthily around, and perceiving that he was unobserved he grabbed up the package of bonds, did not leave the papers he had brought with him, and slipped out of the room.

"Enoch, I want to see you," he said as he glided across the reception-room and disappeared into the counting-room.

His nephew followed him to his desk.

"Do you want to get square with Thorne and earn ten dollars at the same time?" said Reece to Enoch in a low tone.

"Do I? Well, just try me."

The bookkeeper by this time had opened the package of bonds, and, taking the topmost one, handed it to Enoch.

"Put that into the inside pocket of Thorne's overcoat without any one seeing you—quick?"

"I twig," grinned the young rascal, seizing the bond and

then walking toward the rear of the room where the clothes closet was situated.

Doing up the package again, the bookkeeper pushed it under the big safe behind him.

Presently Enoch returned and paused beside his desk.

"It's planted all right," he said, with an eager look at his uncle. "Do you think you've got him dead to rights?"

"I hope so," answered Reece, in a purring tone.

"So do I. Give me the tenner you promised me."

Reece peeled a bill off a roll he drew from his pocket and handed it to his graceless nephew.

"Now, don't spend it all at once."

"Oh, rats!" replied the ungainly youth, rudely, as he walked back to his post in the reception-room.

As he took his seat Mr. Lockwood re-entered his office.

"Thorne," he said, "I have an important letter I wish you to deliver at the Mills building. You must see the gentleman to whom it is addressed and give it to him personally. You will bring back a reply."

"Yes, sir," replied Phil, hastily leaving the room.

He put on his light overcoat and hat and left the office without a word, passing Mr. Reece on his way across the reception-room to the private office.

The bookkeeper watched him go with a curious smile.

Reece handed the package of papers to the banker which he had previously visited the room to deliver and then taken back with him.

Leaving the room he went over to his nephew, and had a short but earnest conversation with him.

Enoch nodded his head eagerly several times, and when his uncle left him he held another bill in his fingers, the receipt of which gave him great delight.

CHAPTER X.

IN WHICH REECE SPRINGS HIS TRAP.

After the bookkeeper left his office Mr. Lockwood recollected the package of bonds Enoch had brought to him, and he reached out his hand to pick them up.

But they weren't in the spot he remembered to have placed them, and thinking he had unconsciously moved them while engaged engaged with his visitor he looked over his desk carefully.

The bonds, however, were nowhere to be seen.

Then he rang for Enoch.

"You brought a package to me from Mr. Reece a little while ago, didn't you?" he inquired of the sallow-faced youth as soon as he appeared.

"Yes, sir," replied Enoch glibly.

"Did you notice where I put it?"

"You laid it on your desk, sir. Isn't it there?"

"No."

"I saw Thorne handling the package while you were out of the room, sir."

The banker was somewhat astonished at this statement.

"You are quite sure you saw the package in his hands?"

"Yes, sir," and Enoch told this barefaced lie without the quiver of an eyelid.

Mr. Lockwood was still more astonished.

There was no call for Phil to handle the package at all.

"This is very strange," thought the banker, pursing his lips in some perplexity.

He had the utmost confidence in his new clerk, and did not for a moment suspect him of taking the bonds.

Had the idea occurred to him it would have seemed ridiculous.

"How came you to see him handling the package?" asked the banker sharply.

"I noticed the door was ajar, and looked in to see if you had come back."

"From where?"

"From outside in the corridor, sir, where you went with your caller."

"Very well, you may go."

Enoch turned, let a bit of paper flutter to the floor, where it lay face up on the carpet, and turned to depart.

After taking a step or two he suddenly stopped, made a dive at the paper and, picking it up, laid it on the banker's desk.

"This was on the floor, sir," he said, and instantly left the room.

Mr. Lockwood looked at the paper and was fairly amazed at what he saw.

It was the memorandum of Phil's latest stock deal which had slipped out of his pocket and Enoch had found.

It recorded the fact that Phil Thorne had deposited the sum of \$20,800 as security for the purchase of 4,000 shares of A. B. & C. R. R. stock at 52, and was signed by the margin clerk of Oliver Brown, stock broker, Broad Street.

The banker stared at the memorandum for several moments as if he could not believe the evidence of his senses.

"Twenty thousand eight hundred dollars!" he exclaimed at last. "Why, where could Thorne get such a sum of money? When he came here a few months ago he told me that he was supporting himself and his mother on his salary as a clerk. And now it appears he has invested twenty thousand odd in the stock market. It must be that he is a proxy for somebody else. I don't believe the boy would deliberately lie to me. I must ask him about it as soon as he returns. And now what has become of those bonds, that's the question."

He gave his desk another overhauling, looked on the floor, and even in the pocket of his office jacket, but the result was the same as before.

The package of bonds was not to be found.

"This is the most singular thing that ever happened to me," mused the banker, as he pondered upon the circumstance.

Then he rang for Enoch again.

"Tell Mr. Reece I wish to see him."

Enoch hastened to deliver the message to his uncle.

"Were you in my office while I was out in the corridor?"

asked the banker of his head bookkeeper, when that individual appeared.

"No, sir," answered Reece. "I came to the door, but seeing you were out I went back again."

"You didn't notice any one near my desk, did you?"

"Thorne was standing alongside of it, sir. Seemed to be fumbling with the package of bonds I sent you in a few moments previous."

"You are certain of that, Mr. Reece?" asked Mr. Lockwood, seriously.

"Yes, sir. Anything wrong, sir?"

"The bonds seem to be missing."

"Where did you leave them, sir?"

"Right here on my desk before I stepped out into the corridor with Mr. White," and the banker laid his hand on the spot.

"There wasn't any one in here but Thorne. But to make sure of that you had better ask Enoch. He was in the reception-room all the time and would have seen any one go in."

So Enoch was questioned once more, and positively declared that no one but Phil had been in the private room during Mr. Lockwood's brief absence.

"I'm sure I don't know what to think," said the banker, uneasily. "By the way, Mr. Reece, did Thorne ever mention the fact to you that he was dealing in stocks on margin?"

"No, sir, though I had some idea that he was."

"What gave you that impression?"

"He was always looking at the indicator when he could find some excuse to leave his desk."

"How long have you noticed that?"

"Ever since he came here, sir."

"Hum!"

"I thought of mentioning my suspicions to you, sir, as I know you discourage such investments on the part of your employes, but I didn't want to injure Thorne in your good opinion."

Mr. Reece tried to look as if butter wouldn't melt in his mouth as he uttered that apparently friendly statement.

"I should very much like to know what became of that package," said the banker, returning again to the subject of the bonds.

"Do you suspect Thorne of taking them, sir?" asked the bookkeeper almost eagerly.

"I imagine he ought to be the last one in the office to come under such a suspicion," replied Mr. Lockwood, looking just a bit worried.

"Well, sir, as both Enoch and myself saw him handling the package, I must say——"

Reece paused to allow his words to have the proper effect.

"Well, sir, go on."

"I was going to add that under the circumstances, it looks bad for the boy. If you will remember, he was discharged from Morris Rowland's employ without reference."

"How do you know that?" asked the banker, sharply.

"It's no secret, sir. Such things are bound to crop out. I have friends at Rowland's who told me all about it."

"I can't believe Thorne took those bonds off my desk," said Mr. Lockwood.

"Somebody must have taken them if they are missing," said Reece.

That was a self-evident fact.

"Well, I'll let the matter rest till Thorne returns from the errand I sent him on. Please send Miss Minturn to me."

"Very well, sir," and with a wicked little smile Reece passed out of the private room.

After delivering the message to Marie, Reece went to Weaver's desk and engaged in earnest conversation with him.

Whatever it was he said it evidently pleased the cashier hugely.

He rubbed his hands and grinned almost continuously.

While they were thus engaged, Thorne came in.

Reece saw him at once and, followed by Weaver, he rushed into the reception-room and headed him off from the private office.

"Look here, Thorne, what did you do with those bonds you took off of Mr. Lockwood's desk?" the bookkeeper said, roughly.

"I don't know what you are talking about," replied Phil, in great surprise.

"Don't you?" answered Reece, with a sneer. "You mean you don't want to know. Is that it?"

"No, it isn't," answered Phil, indignantly. "I took no bonds from Mr. Lockwood's desk. Why should I?"

"Very innocent, aren't you?" with a sardonic chuckle.

"Well, I say you did."

"What do you mean?" exclaimed Phil, angrily, just as Marie, followed by the banker, came out into the reception-room.

"I mean that it was you who took the missing package of bonds from Mr. Lockwood's desk."

Marie uttered an exclamation of indignant remonstrance, while the banker said nothing but awaited developments, believing Phil would be able to clear himself.

"That is false!" exclaimed the boy, sturdily. "I am no thief."

"Say you so!" replied Reece, with a sneer. "Then, of course, you can have no objection to be searched."

These words seemed to be a signal to Weaver.

The cashier immediately seized Thorne by the arms, while the bookkeeper, pulling open the boy's light overcoat, thrust his hand into an inner pocket and, to the surprise of both Mr. Lockwood and Marie, drew out one of the missing bonds.

"There!" cried Reece, triumphantly, "what have you got to say to that? The goods have been found on you."

CHAPTER XI.

IN WHICH PHIL GIVES REECE THE LIE DIRECT.

Phil Thorne was simply dumfounded when Reece produced the bond from his overcoat pocket.

He couldn't utter a word even in his own defense, but gazed helplessly at the document which the crafty bookkeeper was offering to the banker.

"Is that one of the missing bonds, sir?"

It was an Erie Railroad bond, par value \$1,000, market value about \$1,031.

"Yes," replied Mr. Lockwood, in a voice which trembled with emotion, "that is one of the bonds that was in the package I took from the safe deposit vaults and sent to you by Thorne."

"Then, perhaps Thorne can explain how it happened to be in his pocket. And he may also be able to throw some light on the mystery which envelops the rest of the securities," said Reece, meaningly.

"I think you had better come in my office, Thorne," said the banker in a tone that was tinged with a shade of sadness.

His confidence in the boy had received a severe shock, but if Phil was really guilty he did not wish to humiliate him before his fellow-clerks.

Marie felt like crying.

Not for a moment did she believe the boy was guilty of the theft of the bonds openly charged against him by the bookkeeper, whom she did not like nor trust even a little bit.

Her woman's instinct whispered to her that this was a plot hatched by Phil's enemies to wreck his young career.

She would have denounced Reece and his associate, Weaver, right there if she had had the slightest ground on which to base her words.

The mere fact that she knew that the bookkeeper and the cashier disliked Phil was no evidence that they had plotted against him.

The banker turned to enter his private office, but Phil hung back.

"I beg you will listen to what I have to say, right here in the reception-room, sir," said Phil, in a husky voice. "I have been publicly charged with the theft of the bond found upon me by Mr. Reece, as well as other securities of which I have not the slightest knowledge, and I wish to make my defense as public as has been the accusation."

"Very well, if you insist on having it that way," said Mr. Lockwood. "If you can explain the thing away it will give me great pleasure to hear you do so."

"I don't say that I can explain it away, sir, but I do say that I never took the bond in question from your desk, or anywhere else, nor have I the least idea how it came to be in my overcoat pocket."

"Perhaps it got in there by itself," sneered Reece.

"No, it didn't get there by itself," replied Phil, regarding the bookkeeper with a searching look, which made that individual feel a trifle uneasy. "Somebody put that bond in my pocket for the purpose of having it found there. That person evidently stole the package of securities, and conceived the cowardly plan of casting suspicion on me for the entire theft."

"A very pretty story, indeed," sniffed Reece, contemptuously.

"It's a true story, all the same. Perhaps you will explain to Mr. Lockwood how you happened to guess that the re-

covered bond was concealed in that particular pocket of my overcoat."

For a moment Reece was a bit staggered, but he quickly recovered his self-possession.

"I had not the least idea that it was in any particular pocket. I simply thought you might have one or more of the bonds about you, and with that idea I began to search you. I happened to strike the right pocket the first time."

"You didn't follow up your idea to see if I had any more of the missing securities. That looks as if you have found all you expected to find on me."

"Such talk is all nonsense, and will not hoodwink Mr. Lockwood one moment. You had better confess at once, return the rest of the bonds, and perhaps Mr. Lockwood, in consideration of the fact that you lately saved his life, may overlook your transgression."

"Mr. Lockwood, from the little you do know of me, do you believe I stole that bond, as well as the others involved?" Phil asked the banker.

"I certainly don't wish to believe you guilty of taking them, but from the evidence which has been placed before me, you were the only person in my office during the few moments I was out of it."

"I do not deny that fact, sir," answered Phil, stoutly.

"You were also seen by two persons in the act of handling the package of missing securities which I left on my desk."

"Who told you that?" demanded Phil, a strong suspicion forming in his mind.

"Mr. Reece saw you and so did Enoch."

"They told you that they saw the package of securities in my hand while you were out of the office?"

"Yes," interrupted Reece, "I did see you standing beside Mr. Lockwood's desk with the package in your hands, so also did Enoch, and we both told the fact to Mr. Lockwood when he said the package was missing."

"Then I say you deliberately lied to Mr. Lockwood!" cried Phil, hotly, stepping toward the bookkeeper as if he meant to strike him, "and that your nephew lied, too. I was standing by the window the whole time I was in the private office until Mr. Lockwood returned and called me to his desk to give me the letter to deliver at the Mills Building. I haven't the least doubt now but you are the thief yourself."

For an instant Reece's eyes blazed and a furious reply was on his lips, but he restrained himself with a great effort, and then laughed maliciously.

"It won't do, Thorne. There are two witnesses ready to swear that you were not at the window all the time you were in the room. You saw Thorne at Mr. Lockwood's desk, didn't you, Enoch?"

"Yes, I saw him there, sure thing, and he had a package in his hand, looking at it."

"Mr. Lockwood," cried Phil, excitedly, "I charge your bookkeeper and his nephew with uttering the basest untruth. I swear I was never near your desk while you were out of your office; also, that I never saw the package of bonds in question. Mr. Reece has never liked me from the

first day I came into this office, neither has Enoch, nor, for that matter, has Mr. Weaver, your cashier. This is simply a plot to get me out—to make room for a man named Dexter, a friend of Mr. Reece's. I call it an infamous scheme. It was an easy matter for somebody, perhaps Enoch, to go to the clothes-closet and put that one bond in my pocket. I tell you, sir, this whole thing is an outrage—a conspiracy—and if I live long enough, I will bring the guilt home to those who put the job up on me."

There was the ring of truth as well as of indignant remonstrance in Phil's tones, and the banker felt impressed by it, in spite of the evidence which seemed to brand the boy with the theft.

"I hope, sir, you don't put any credence in Thorne's assertions," said Reece, hastily. "It is simply a ridiculous error on his part that myself and Weaver are opposed to his presence in this office. As for Enoch, I cannot say. It is quite possible that he and Thorne do not pull together; but what of that? Thorne is endeavoring to clear himself by doing Weaver and myself great injustice. He even insinuates that one of us stole the bonds and put one of the securities in his pocket to cast suspicion on him. I trust you will not forget that both Enoch and myself saw that package in his hand, and, unless he can disprove the fact, our evidence ought to stand."

The banker was greatly puzzled how to act in the matter. Had the entire lot of securities, worth a matter of \$30,000, been recovered he would have been disposed to let the thing drop.

But he did not care to lose so much property without making an effort to get it back.

He saw that nothing was likely to come of further talk in the reception-room, so he asked everybody to return to their work, except Phil, whom he requested to follow him into his private office.

CHAPTER XII.

IN WHICH MR. LOCKWOOD GIVES PHIL THE BENEFIT OF THE DOUBT.

As soon as Phil had seated himself beside the banker's desk he delivered the answer he had brought back from the Mills Building, just as if nothing out of the ordinary had occurred.

Mr. Lockwood took the letter, opened it, and having studied its contents, put it aside in a drawer.

Then he turned to the boy.

"Thorne," he said, "did you or did you not take that package of bonds?"

"I did not, Mr. Lockwood."

The question was direct and to the point, and Phil's reply was equally so.

The banker watched his countenance narrowly, and was bound to admit to himself that truth, or a remarkable simulation of it, shone from the lad's eyes.

"Leaving the question of theft aside entirely, did you or did you not handle that package while standing beside my desk during my short absence from this room, as asserted by both Mr. Reece and Enoch?"

"No, sir, I did not. I repeat that I was not near your desk during the whole time you were out, but watching a street incident from your window."

"What was the incident?"

"A push-cart man was being hustled out of the street by the officer on post."

Mr. Lockwood made a note of the fact in his mind.

"Are you not on good terms with Enoch?"

"No, sir. If you will permit me I will mention an incident which will show his feelings toward me."

"You may do so."

Phil related the fall of the wrapped-up brick from the reception-room window.

"That certainly looks serious," said the banker, thoughtfully.

"My friend, Dick Ovens, will corroborate me in this."

"Do you think you could find that bootblack?"

"Yes, sir; he's around this neighborhood every day."

"What has been the trouble between you and Mr. Reece?"

"He seems to have taken an intense dislike to me, sir. The only reason I can think of is because I got the situation here instead of his friend Dexter."

"You also mentioned Mr. Weaver. What reason has he for not liking you?"

"None that I know of, unless he takes his cue from the bookkeeper. They appear to be very friendly."

"Are those the only persons in the office between whom and yourself there has been friction?"

"Yes, sir."

"You say you were standing at the window all the time I was out of the room. Somebody might have entered the room and gone to my desk without you being aware of the fact. What do you think?"

"It is quite possible, sir; but as Enoch was out in the reception-room he must have seen any one go in if he also wasn't looking out of the window."

"Such a person could only have been one of my employes, as I and my caller were standing near the corridor door, and I would have noticed an outsider going into the reception-room."

The banker pushed the button on his desk.

In a moment or two Enoch appeared.

He glanced slyly at Phil out of the corner of his eye.

"Send Willie to me," said Mr. Lockwood.

Willie came in a minute or so.

"Willie," asked the banker, "did you notice any one go to the clothes-closet in the rear of the counting-room about three o'clock?"

"Enoch was there about that time, sir, and Mr. Thorne got his hat and coat there a few minutes afterward."

"That is all, Willie. Get your hat, I want you to carry a package up to my house."

The banker pondered a few moments.

"Can it be possible that Mr. Reece took those bonds off

my desk himself, or induced his nephew to do it, for the purpose of ruining Thorne in my estimation, not to speak of blasting his whole career if the affair became public? I can scarcely believe that. Yet Thorne's story has the impress of truth. I think I never was so puzzled in my life before. In justice to the innocent, and because I must recover those bonds, I think it will be advisable to send for a detective and put the whole thing into his hands. Yes, that is what I will do."

Then Mr. Lockwood turned to the boy again.

"We will drop the subject of the missing bonds for the present. You may take consolation from the fact that nothing has really been established against you, and in criminal proceedings the presumption always is that a man is innocent until he has been proved guilty; therefore, I wish you to understand that I give you the benefit of the doubt. I hope and believe when we get to the bottom of this matter that you will come out with flying colors."

"Thank you, Mr. Lockwood," replied Phil, gratefully.

"You are welcome, Thorne. I should feel very bad, indeed, if I found that the confidence I have reposed in you was misplaced."

"If you will go thoroughly into the case, sir, you will find that I have not deceived you."

"That is my present opinion. Now, Thorne, I wish to speak with you about an entirely different matter."

"Yes, sir," answered the boy, wondering what was coming.

"I understand that you have speculated in the stock market since you came into my employ. Is that a fact?"

"Yes, sir."

"Do you not know that most employers, particularly in the financial district, discourage investments of that nature on the part of their employes?"

"I cannot deny that, sir."

"Will you kindly tell me the exact nature of your deals in the market while you have been with me?"

"Certainly, sir. It is right that you should know, since you make the request. My first deal was in Central Ohio. The stock had been selling way below its normal value for some time, as the company had passed two semi-annual dividends. I saw an item in a financial paper which gave me the idea that the road would be likely to recover something of its former prestige. Naturally the stock would boom. I invested about all the money I had, \$300, in 100 shares on a ten per cent. margin. The stock did go up, as you will, perhaps, remember, and I sold out at a profit of \$5,000."

"You were quite fortunate," said the banker, regarding his clerk with a fresh interest.

"A short time afterward," continued Phil, "I heard that a combination had been formed to boom G. W. & O., and I invested the bulk of the \$5,000 I had made in Central Ohio in that stock. I was lucky enough to sell out ten minutes before the crash came, and on my 800 shares I realized a profit of \$18,200."

Mr. Lockwood was too much astonished at this revelation to open his mouth.

"My bank account now amounted to over \$23,000," the boy went on. "Yesterday I put up \$20,800 of that sum on 4,000 shares of A. B. & C., on which I also expect to make a good profit as soon as the shares appreciate in value."

"Upon my word, Thorne, you are something of a plunger in your way," said the banker, hardly knowing whether he ought to admire or condemn the nerve of his young employe. "Have you made it your business to study the market and Wall Street methods?"

"Yes, sir."

"You seem very confident that A. B. & C. is going to rise in price. May I ask on what ground you base your opinion?"

"Yes, sir. Perhaps you will see something in it for yourself."

Whereupon Phil repeated the substance of the conversation he had overheard between two old brokers in the reception-room of the American Trust Co.

The banker looked interested and asked the boy to describe the gentlemen.

Phil did so to the best of his recollection.

Mr. Lockwood nodded as if he recognized the persons.

"It is my opinion you did well in buying that stock. The two gentlemen in question are large stockholders in the road, and both are on the board of directors. Quite accidentally you have acquired a valuable tip. I think so well of it in fact that I am going to give you my check for \$5,000 on the strength of your confidential disclosure."

"I am willing you should have it for nothing, sir," replied Phil, eagerly. "Your good opinion is of more value to me than twice \$5,000."

"I believe you, Thorne, and am now more than ever satisfied that you are not guilty of taking that package of bonds. All the same, I cannot accept that tip for nothing. I will pay you \$5,000 for it. I hope you have not told anybody about A. B. & C."

"I told Miss Minturn that I had bought the stock, and showed her the memorandum I received from Mr. Brown, who does my trading."

"You mean this?" asked the banker, with a smile, producing the paper handed to him by Enoch.

"Why, how came you to get that, sir?" asked Phil, in surprise. "I was not aware that I had lost it."

"Enoch handed it to me while you were out. I think he picked it off the carpet in front of my desk. At least he appeared to do so. You must have dropped it."

"I evidently did. Thank you, sir," said Phil, as he took it.

"And now, Thorne, I hope that after your present deal is concluded, and with reasonably good judgment it should be successful, that you will let the market alone hereafter. Success such as has come to you has a tendency to make one reckless, and sooner or later results in disaster. You ought not to have invested more than half of your valuable capital in any one of your ventures, as the fluctuations of the market are uncertain, and everything is chance in Wall Street. A stock doesn't have to decline very much to

wipe out a margin, and the first thing you know a sudden slump in the stock in which you have invested will wipe out the whole of your former winnings."

"Yes, sir. I understand that."

"I will resume this subject at some future time, probably. It is now half-past four o'clock, so I think you had better go home instead of returning to your desk. Resume your duties to-morrow morning as if nothing had happened, and leave the bond matter in my hands for clearing up."

"Very well, sir."

Phil left by the private door opening on the corridor, while the banker called up by telephone a prominent detective agency, and requested that a detective be sent around to his office at once.

CHAPTER XIII.

IN WHICH ENOCH PUTS HIS FOOT IN IT.

In the meantime Reece and Weaver held a pow-wow over the situation.

They were not quite certain to what extent they could congratulate themselves upon the success of their plot against Phil Thorne.

They knew that Mr. Lockwood was predisposed in the boy's favor, if from nothing else but gratitude for Phil's interference with Rowland's murderous attack, and they feared that the lad's square denial of guilt would have its effect on the banker.

"He may bring a detective into the case," said the cashier, "and have you and Enoch put through the third degree. If your nephew should weaken under fire, the three of us might find ourselves in a bad hole. What have you done with the rest of the bonds?"

"I slipped them under the safe," replied Reece.

"Well, if you take my advice, you'll get them outside of the office as soon as possible. You can't tell but the whole office may be overhauled at any moment. Send them up to your house by Enoch, right away."

"I think I will," decided the bookkeeper.

Accordingly, Reece called his nephew into the counting-room and handed him an ordinary-looking parcel in which he had concealed the securities, with directions to leave it at his house.

After Enoch had departed, Reece breathed more freely.

It wanted a few minutes of five when a sharp-eyed man, with a business-like air, entered the office and inquired for Mr. Lockwood.

Weaver showed him into the private room.

"That's a detective as sure as your name is Reece," he said to the bookkeeper, when he returned to the counting-room.

"Do you think so?" asked Reece, nervously.

"I'm certain of it."

"I'll have to caution Enoch this evening as to what he may expect to-morrow. If we both stick to our stories I

can't see how any detective can break us down. It will be up to Thorne to corroborate his own statement. I fail to see how he can do it without a witness."

"One of the bonds having been found in his possession, and with two credible witnesses ready to swear that he was handling the package of securities alongside of the old man's desk, I think we have him dead to rights," said Weaver. "I think it probable that Lockwood will let him go, but will not prosecute him. I see that he didn't return to his desk after his interview with the boss. That is encouraging on the whole."

"I hope so," replied the bookkeeper, as he put on his hat and coat, preparatory to going home.

At that moment Marie passed both the men on her way out, and she didn't notice either even by so much as a glance.

She had always disliked Reece, and, especially, Weaver, but now she felt an utter contempt for the two men, as she held them responsible for the trouble which had fallen upon Phil that afternoon.

She had grown to think a great deal of the bright, gentlemanly boy who was her frequent escort to the Brooklyn Bridge cars, and not for one moment would she believe him guilty of the crime under the suspicion of which he had fallen.

The banker put the case into the detective's hands, and after the employes had all departed for their homes the sleuth searched every nook and corner of the office for a trace of the missing bonds.

Needless to say his labor was wasted.

Much to the surprise of Reece and Weaver, Phil appeared at his desk next morning and went on with his work.

Enoch was also astonished to see him on the premises, and the three held a talk on the subject.

They didn't like the look of it.

Had the scheme failed?

If so, was something going to drop in another direction?

Each of them experienced a feeling of uneasiness as the morning advanced, which was not lessened by the reappearance of the detective.

Phil was called into the private office and examined by the sleuth.

Then he was sent out to find the bootblack who had figured in the brick-bat incident.

That youth was introduced through the private door, and his evidence implicated Enoch so clearly that the messenger was asked in to face him.

"He's a liar!" cried Enoch, when called upon to defend himself. "I never dropped that brick out of the window."

The bootblack, however, was positive in his identification.

"I'm afraid I shall have to put you under arrest, young man, and take you up to the Tombs," said the detective, severely.

"Under arrest!" gasped Enoch, turning fairly green from fear.

"That is unless you make a clean breast of what you know about the disappearance of that package of bonds from Mr. Lockwood's desk yesterday."

"I don't know anything about it," replied Enoch, doggedly.

"Didn't you tell Mr. Lockwood that you saw Thorne standing beside his desk with the bonds in his hands?"

"Yes."

"Do you still maintain that story?"

"Yes."

"You are ready to go to court and swear to that fact, are you?"

"Yes," replied Enoch, with a trace of uneasiness which was not lost on the sharp eyes of the detective.

"What were you doing in the clothes-closet just before Thorne went there for his coat and hat yesterday afternoon?"

"I wasn't doing nothing there."

"You mean to say you wasn't there at the time?"

"No, I wasn't there."

"Call the boy, Willie," asked the detective, calmly.

Enoch began to look frightened.

He had no idea any one had seen him when he went to the closet to put the bond into Phil's pocket.

He thought he had made sure he was unobserved.

Willie made his appearance in answer to the banker's ring.

In response to the detective's question he asserted positively he had seen Enoch go to the closet at the time mentioned.

"Do you know what he was doing there?"

"No, sir."

"What have you to say to that?" asked the detective, turning to the messenger.

"I didn't go there," persisted Enoch, with a vindictive glance at the little office-boy.

"You deny that you put that bond in Thorne's overcoat pocket?"

"I didn't put it in his pocket."

"Did you see anybody enter this office while Mr. Lockwood was in the corridor?"

"Nobody but Phil Thorne."

"If anybody else had gone into this room you would have seen them, would you not?"

"I guess so."

"Don't you know?" thundered the detective.

"Yes," faltered Enoch, in a scared voice.

"Isn't it a fact that your uncle, Mr. Reece, came in here at the time?"

"No, he didn't."

"You are sure of that?" persisted the detective, boring the messenger through and through with his gimlet-like eyes.

"Yes, I'm sure of it."

"You are positive he didn't pass through the reception-room?"

"Yes."

"If he had been in the reception-room at all you would have seen him?"

"Yes."

"Will you ring for Mr. Reece?" asked the detective of the banker.

"Mr. Reece," said the detective, pleasantly, "you stated yesterday afternoon before Mr. Lockwood that you saw Thorne standing beside this desk, with the package of bonds, since missing, in his hand. Is that right?"

"Yes, that is the fact."

"Where were you standing at the time?"

"In the reception-room, close to the door of this room, which was slightly ajar."

"Where was this boy at the time?" indicating Enoch.

"Sitting in his chair by the window."

"You are positive about that?"

"Yes, sir," replied Reece, wondering what the detective was driving at.

"Then he saw you at the door, did he?"

"I suppose he did," replied the bookkeeper, in a slightly hesitating way, as if uncertain whether this answer would help his cause or not.

"I should like to find some evidence corroboratory of the fact that you actually were in the position to see that Thorne had the bonds in his hands."

The bait was greedily swallowed by Reece.

"I am quite sure Enoch saw me standing there. You remember the fact, don't you, Enoch?" and he glanced meaningly at his nephew.

Much to his surprise the boy answered, surlily:

"No, I don't. You wasn't in here at all."

"Why, Enoch, how can you say that? You know——"

"I don't know nothing."

"My dear sir," said Reece, "I'm afraid my nephew is a little absent-minded. He certainly did see me when I came as far as the door and glanced in."

"Then there is no doubt of the fact that you were in the reception-room at the time?"

"None whatever," replied the bookkeeper, suavely, thus unconsciously giving the lie direct to his nephew.

"You didn't have that package of bonds in your hands again after sending them to Mr. Lockwood by this boy?"

"No, sir," replied Reece, glibly.

"How were they done up?"

"In a white wrapper on which was the stamp of the Manhattan Trust Co."

"The wrapper was intact when you sent the bonds to Mr. Lockwood?"

"I am certain of it."

"How then do you account for the fact that a portion of that wrapper with the stamp came to be lying under the safe behind your desk?"

This question staggered the bookkeeper, and he turned a sickly white.

"Mr. Reece," said the detective, coolly, "what did you do with those bonds?"

"Sir!" ejaculated the bookkeeper. "You don't accuse me——"

"I am sorry, but I am compelled to arrest you and your nephew for theft and conspiracy. Get your hats and coats, both of you."

CHAPTER XIV.

IN WHICH PHIL IS FULLY VINDICATED.

At the Tombs, Enoch broke down entirely and confessed, under promise of immunity from prosecution, that his uncle and Weaver had put up the job on Thorne.

That he had been induced to put the recovered bond in Phil's overcoat pocket, and had received \$10 for doing so.

He had received another bill in consideration of his agreeing to swear to the fact that he had seen the package of bonds in Phil's hand.

He told that he had, at his uncle's request, taken a package, which he believed contained the securities, up to Mr. Reece's home and turned them over to his aunt.

Th detective went up to the bookkeeper's residence, taking Enoch with him, for the purpose of recovering the bonds, but Mrs. Reece said her husband had taken them and she had no idea where he had put them.

As the officer had taken the precaution of providing himself with a search-warrant, he was empowered to make an examination of the premises.

The package of bonds were found wrapped up in a newspaper in Reece's desk, and the detective took charge of them, turning them over to the court as evidence to be subsequently produced at the trial.

Enoch was locked up at the House of Detention for witnesses.

That afternoon Weaver was arrested at the office and made a full admission before Mr. Lockwood of the facts of the case.

He was held as an accessory and locked up at the Tombs.

Thus Phil was fully exonerated and received the congratulations of everybody in the office.

"I never doubted for a moment but that you were innocent of that terrible accusation," said Marie, joyfully, as Phil held her shapely little hand in his perhaps a trifle longer than was necessary. "I was sure Mr. Reece and probably Mr. Weaver, as well as that horrid Enoch, were at the bottom of it all. Several times I felt as if I ought to go in and tell Mr. Lockwood of my suspicions, but I was afraid it would look out of place in me doing so."

"I am glad you didn't, Marie, I mean Miss——"

"Oh, never mind the Miss," she said, with a smile and a slight blush.

"Well," returned the boy, with some hesitation, "if you don't mind me calling you plain Marie—I beg your pardon, you couldn't be plain, you're too pretty for that."

"You're exceedingly complimentary," laughed the girl. "If I only deserved——"

"You deserve it, all right," insisted Phil, growing bolder as he proceeded. "I was going to say I'll call you Marie if——" and he looked at her a bit doubtfully, "if you'll drop the Mr. and call me simply Phil."

"Oh!" she exclaimed, "I'm afraid I couldn't do that."

"What! Not between ourselves? We know each other pretty well now, and are quite friendly. It seems so formal for you to call me Mr. Thorne."

"Well," she said, slowly, "I'll take the matter under consideration."

"All right," replied the boy in his breezy way.

"You haven't looked at the market quotations this afternoon, have you?" she said, a few moments later.

"Upon my word I have not," admitted Phil. "Not since yesterday. I've been too much worked up over this bond affair to think of stocks. I'll take a look at the ticker right away," he added, eagerly, anxious to see how he stood on A. B. & C.

"You needn't," she said, with a smile. "I can tell you what you want to know, for I took down the closing figures for the day of your latest investment. There they are," and she pushed a slip of paper toward him.

He took it up and read:

"1,500 A. B. & C., 54 1-8—2,700, 54 3-8—3,500, 54 1-2."

"Two and one-half points to the good! That means I am \$10,000 ahead of the game."

"You are certainly a lucky boy," she said.

"Well, don't say a word about it, Miss—I mean Marie. Whatever I tell you about my stock operations is strictly on the Q. T., don't forget."

"I will remember that, Mr.——"

"You mean——" interrupting her.

"No, I don't, you foolish boy!" she cried, with a laugh, pushing him away. "Go back to your desk now, I have several letters to copy."

Next day Phil and the banker received a summons from the Grand Jury to appear before that body and testify in the case against Broker Rowland, which they did on the day following.

The jury found a true bill against the broker, and the papers were sent to the District-Attorney's office.

"I have managed to get about 12,000 shares of A. B. C. at an average price of 54," said the banker, confidentially to Phil. "I want you to go on the Street and buy in for me all you can get your hands on."

"Very well, sir."

That afternoon he succeeded in getting 8,000 shares through curb brokers, including a block of 3,000 from an operator to whom he was referred by a broker who knew the party who had the stock.

Phil, however, had to give 58 for the block, which was satisfactory to Mr. Lockwood.

On that basis Phil's own holdings represented a profit to date of \$16,000.

"Mother will be able to buy a house for herself if I come out of this speculation as well as I expect," he said.

He met Dick Ovens that afternoon for the first time in several days.

Dick had been confined to the house with a bad cold, and was by no means over it yet.

"How's thidgs, old bad?" asked Dick.

"All right," laughed Phil. "I see you're all stuffed up."
 "Stuffed ub," replied his chum, "I should say I ab.
 Whed a bad has a cold id his head he cad't speak bery
 plaid, cad he?"
 "I should say not. Been in bed?"
 "No-b."
 "How'd you fill in time?"
 "Playid with my yellow dog, and readid."
 "Playing with your yellow dog and reading, eh. That's
 pretty good occupation. By the way, what makes Benson,
 the cashier of your establishment, look so worried? Is it
 because your boss has been indicted for that assault on Mr.
 Lockwood?"
 "No-b. He's beed codtestidg his wife's will."
 "Why, didn't know his wife was dead."
 "That's just it—she isd't."
 "Oh, I see," grinned Phil. "He's a henpecked husband."
 "Bedsod is a fuddy bad, ady way," continued Dick. "He
 claibs that he built the first passedger elevators used id
 this coudtry."
 "He's away off. The Mississippi steamboats were run-
 ning and blowing up regularly long before he was born."
 "Aid't you fuddy, I dod't thidk," said Dick, making a
 bluff to strike Phil.
 "Never mind, I've got something to tell you, chum."
 "What is id?"
 "I came near being mixed up in a very bad scrape."
 "Yqu dod't say."
 Then Phil gave his friend an outline of the bond affair.
 "Thed Reece add Weaver are id the Toobs?"
 "That's where they are."
 "Serves theb right. I hobe they get sedd ub."
 "Reece will, I'm certain. Well, so long; I've got to get
 along back to the office."
 "So lodg. Cobb over to the house to-dight add see the
 dog."

CHAPTER XV.

IN WHICH PHIL SHOWS HIS NERVE IN MORE WAYS THAN
 ONE.

Several weeks passed away and then the trial of Rowland
 came on.

He was ably defended, but, on the evidence of Mr. Lock-
 wood and Phil, was convicted and sentenced to a term up
 the river.

His seat on the Exchange was sold to make good some of
 his obligations, and his family was reduced from luxury
 to comparative poverty.

The man was absolutely ruined both socially and finan-
 cially.

Phil was far too noble and manly to rejoice at the man's

misfortune, but still he couldn't be expected to feel much
 sympathy for him.

Reece, Weaver and Enoch were tried, and each was con-
 victed on separate counts, the two men going to Sing Sing
 for several years, while Enoch was sent to the Reformatory
 for one year.

A. B. & C. stock had been steadily but slowly advancing
 in price all this time, until Phil was able to figure his
 paper profits as high as \$72,000.

Still he did not order his stock sold.

He had had several consultations with Mr. Lockwood in
 reference to the stock, and the banker had advised him to
 hold on till he gave him the tip to sell.

Phil knew that Mr. Lockwood's judgment was much bet-
 ter than his own, and therefore followed his advice.

On the day following Rowland's trial, A. B. & C. got a
 sudden move on in the Exchange, and every broker on the
 floor apparently was of a sudden seized with the desire to
 buy some of the stock.

All that day and the next the shorts were busy trying
 to cover their contracts, and because they found it almost
 impossible to get the stock, the price went soaring.

When it reached 82, Phil began to consider the advis-
 ability of selling.

That was considerably above the stock's normal value.

Still there was no sign from Mr. Lockwood.

The banker believed it would go to 90 at least.

"I might offend Mr. Lockwood if I sold out now," said
 Phil to himself that day, as he watched the excitement on
 the floor from the Exchange gallery. "Well, I've got nerve
 enough to hold on as long as he dares to. Let me see,
 I could realize a profit of \$30 a share if I sold this moment,
 that means \$120,000 on my block. The shorts would wel-
 come those shares with open arms. I'm afraid they'll have
 to pay more than 82 if they want to get my holdings."

Without the banker's knowledge, Phil gave the market a
 good share of his attention and he visited the Exchange gal-
 lery several times a day to study the situation.

At length Mr. Lockwood notified him that he was about
 to unload his 16,000 shares.

"All right, sir. You're not going to hold on for 90
 then?"

"No; 84 is good enough for me. You'd better telephone
 your broker to sell you out, too, in small lots, so as not to
 disturb the price."

Phil thought the matter over, and concluded he wouldn't
 sell.

"It requires good nerve to be a successful operator, and
 I mean to be a big one some day if I live long enough, so
 I'll just test mine. I'm \$128,000 ahead now. I'm going to
 risk it all on the chance of reaching 90, sink or swim."

It was a nervy resolution, but once Phil decided on his
 course he stuck right to it.

His motto now was 90 or bust, with the chances about
 even for either result.

Mr. Lockwood got out from under at a big profit, and
 supposed Phil had followed his example.

The craze for the shares was so great, and the unloading of the banker's shares so carefully conducted, that the price did not fall, but continued to go up.

On the third day A. B. & C. had reached 89, and Marie was simply crazy with excitement over Phil's luck.

"When are you going to sell?" she asked, anxiously.

"Give it up," he replied, tantalizingly.

"I do wish you would," she said, earnestly. "I've lost my appetite over your investment since the excitement set in. I'm so afraid that at any moment we may hear of another panic on the Exchange, then where would you be?"

"In the soup, I'm afraid," answered the boy, with a laugh.

"You take it very cool," she said, nervously.

"Sure. Why not?"

"I'll—I'll call you—Phil if you'll promise to sell out now," she promised, with a blush.

"You will?" he cried, eagerly. "Honor bright?"

"Y-e-s."

"It's a bargain. What's the last quotation?"

"I'll look at the tape," she said, eagerly.

She returned in a minute.

"Well?" he asked, calmly.

"Five hundred at 89."

Phil walked over to the telephone booth and called up his broker.

"Sell my A. B. & C. in small lots at the market price," he sent over the wire.

Every share of it went at from 89 1-8 to 90 1-2, the average being about 90.

The last transaction had hardly been recorded before somebody hastily dumped 10,000 shares on the top-heavy market.

Those on the inside had by this time unloaded at the high figures obtained and no longer had any reason to support the unreal prices now reigning.

The consequence was that the sudden bear attack had its fatal effect.

A. B. & C. got a heavy blow, and a repetition of the G. W. & O. panic took place on the floor.

There was a general and alarming shrinkage in prices, especially in A. B. & C., and a good many venturesome brokers, and a far larger number of their customers, got soaked in the financial solar plexis.

But Phil Thorne wasn't worrying.

He had learned over the wire that his stock was sold before the drop, and he figured out that he had cleared \$152,000, out of which he had only to pay something like \$1,000 in commissions and interest.

"Well," said Phil, that afternoon as they were preparing to go home, "like a good soldier, I've obeyed orders and sold out."

"You're a god boy—Phil," answered Marie, with a little blush.

"Thank you," nodded the boy, approvingly, "you say it quite nicely."

"Dō I?" she asked, demurely.

"Sure thing. If I only dared I'd——"

"What?"

"Do you want to know real bad?"

"Yes."

"There, then."

And he actually kissed her.

"Phil Thorne, how dare you!" she exclaimed, with a crimsoned countenance.

"You wanted to know, real bad, didn't you?"

"I've a great mind not to speak to you again."

"You wouldn't punish me so bad as that, I hope," he said, with mock penitence.

"Well, I think you're the nerviest boy in Wall Street."

"I've been practising for the past week with A. B. & C."

"I think you have," she replied, with a pout.

"Now that you've got your hat on straight, do I see you to the cars?"

"I've a mind not to walk with you."

"If it's bad as that I'll take that kiss back."

"No, you won't, Phil Thorne," she cried, dancing away.

"Very well; you're welcome to it," he grinned.

"I like that," she said, with a saucy smile.

"I'm glad you do—I liked it, too."

"What nonsense! Are you coming?" she asked.

"Like a bird," he answered, putting on his hat and following her out at the door.

CHAPTER XVI.

THE DEAL WHICH WON A MILLION AND A HALF.

So far as Phil Thorne was concerned, Wall Street was pretty quiet for the next six months.

He had promised Mr. Lockwood, after telling him he had about \$175,000 in the bank to his credit, that he wouldn't speculate again for at least six months, and, of course, he couldn't think of breaking his word.

All the same, he kept abreast of the market and studied the fluctuations in the prices of the different securities with the same attention and eagerness as when he had his money at stake.

Phil feared that when the half year had expired that his employer would make him renew his promise to keep out of the market, and as he had grown decidedly eager to try his luck again in the mighty game of chance, which keeps thousands for a large part of the time on the ragged edge, he was wondering how he could manage to evade such a request.

Mr. Lockwood, however, was too busy a man to recollect when Phil's time limit expired, and so, when the 183d day of the boy's retirement from the market had faded into the misty past, he welcomed his right to engage in a new deal with great relish.

Marie had more than once expressed her gratification that Phil could not risk his money baiting the bears for a long time to come, and she and the boy had many a sham battle over that interesting fact.

Therefore, as the last day of his engagement drew near and finally passed, he was careful to say nothing which would cause her to suspect that he contemplated renewing hostilities with the frisky brokers.

About this time Phil noticed paragraphs going the round of the daily press to the effect that a disagreement had arisen among the board of directors of a certain big transit company, and this had precipitated a war between the two factions for the control of the road.

There were thousands of shares of the road upon the market, and as the annual election would soon take place, those directly interested in the issue were striving to increase their holdings.

As a matter of course, the stock began to rise in value, and a great many shares changed hands every day.

There was no getting away from the fact that Phil was a born speculator.

He scented the approaching fray as a war-horse sniffs the smoke of the distant battle, and he was simply wild to be in the thick of it.

This feeling was not lessened by a remark he overheard Mr. Lockwood pass with one of his best customers.

"It's going to be a fight between financial giants, Edwards," he said. "The Standard Oil interests have determined to get control of the road at any cost, for the profits of the system will be enormous when the improvements under way shall have been completed and put in operation. Take my word for it, those shares will go up to 200 before the fight is ended."

Phil knew the transit company's stock was then quoted at 148.

He immediately resolved to buy on margin as many shares of the stock as he could get hold of, hardly-believing he could get enough to exhaust his capital.

"In a case of this kind, I guess I'm safe in going the whole hog, notwithstanding the boss's advice that I ought not to risk more than one-half of my bank account in any one venture. I've nerve enough to risk every dollar of my \$175,000 in this spec."

So he hurried over to his old broker, Brown, and gave him the order to buy any part of 10,000 shares of Transit stock, as soon as he could get them.

Owing to the price of the shares, it was beyond Brown to swing such an order by himself, so he divided the commission among several strong brokers.

The other brokers, of course, had no knowledge of the identity of Brown's client.

Brown was responsible to them for all of the stock secured, and they went ahead to fill their part of the order.

It took the best part of two weeks to gather in the 10,000 shares, and as the price advanced daily, a dozen different amounts were paid for the stock, each one higher than the other, until the last one was secured at 165.

The average cost per share to Phil might be set at 155, so the amount of cash he had to put up was \$155,000, and his profits in sight at the moment the deal was finally arranged already amounted to an average of \$10 per share or \$100,000.

By this time the most strenuous exertions were being made by the brokers of the rival interests to get hold of all the shares they could.

The election was only ten days away, and neither faction could confidently count upon victory as yet.

Phil, with wonderful self-control, refrained from looking at the office indicator except when he came in or passed out through the reception-room.

When he did look, however, he always found the price a point or more higher than when he last surveyed the tape.

When the Exchange closed on the following Saturday noon the price of Rapid Transit registered 175.

"Which makes me \$200,000 ahead," he muttered, with a satisfied grin.

"What are you smiling at so broadly, Phil," asked Marie, observing his pleased look.

"I was just figuring whether I could afford to buy a certain quarter of a million residence for you and I to live in when you have decided whether or not you intend to become Mrs. Phil Thorne."

"The idea!" cried Marie, blushing furiously. "Just as if I'd marry a boy like you."

"Well, you might do worse," he grinned, maliciously.

"Oh, I don't know," she replied, with a coquettish toss of her pretty head.

"Well, if you don't know, I'll have to educate you up to it."

"I'm afraid you'd find a pretty large contract on your hands."

"You're not so very big when one comes to size you up," snickered the boy. "I should judge you don't weigh over 125 pounds."

"Aren't you smart?"

"You've got to be to catch a pretty girl like yourself, for instance."

"Phil Thorne, will you stop talking nonsense?"

"Why, I think that's a sensible remark."

"You'd oblige me very much if you'd direct your thoughts into another channel."

"If you'll point out the channel, I'll endeavor to oblige."

"What did you have for dinner that has made you so wonderfully bright?"

"There are two things I didn't have for dinner which you couldn't guess."

"I'm not gifted with second sight. What were they?"

"Why, breakfast and supper. That's dead easy," said Phil, with a chuckle.

"You horrid boy!" cried Marie, with a pout.

All the same, they went to Coney Island that afternoon and took in several dollars' worth of side shows.

Several days more went by, when it was announced in

the papers that the rival interests had secured about all the Rapid Transit stock obtainable on the market.

A careful computation by the representative man of each pool demonstrated that a matter of 15,000 shares were yet to be accounted for.

Whichever faction succeeded in lassoing 10,000 shares of this stock was certain of getting the control of the road.

The question was, who was holding this stock?

Mr. Lockwood mentioned the subject one day to Phil.

"The lucky holders of Rapid Transit have the opportunity of their lives," he said. "They have but to pool their stock and ask for bids, the whole block to go to the side offering the highest figure. It's quoted at 202 to-day, with no offers. A 10,000 block ought to fetch an unheard-of price."

"If you were asked to bid on a 10,000 block of Rapid Transit this moment, what would you offer?" asked Phil, as if the matter was not of any great interest to him.

"Two hundred and fifty dollars a share," replied the banker, promptly.

"Well, Mr. Lockwood, if you are anxious to make such a bid I can tell you that Mr. Brown, my old broker, controls such a block of Transit stock for one of his clients. I have no doubt he will consider a proposition from you to purchase the stock."

"How do you know that, Thorne?" asked the banker, sharply.

"You must excuse me from answering that question, sir."

"Can I rely upon your information?"

"You can, sir."

In ten minutes Mr. Lockwood had sent a bid of \$250 per share for a 10,000 block of R. T. to Mr. Brown.

A notice was inserted by Phil in the Wall Street edition of the Sun that Brown, the broker, would receive sealed bids for 10,000 shares of R. T. up to three o'clock on Wednesday afternoon.

All Wall Street at once became interested in this announcement.

The representatives of the rival factions, of course, saw the notice and were among the first to submit proposals.

A score of bankers and brokers, who saw the chance of raising the ante on the opposing interests in the Transit fight, also made high bids.

Everybody was asking everybody else if he knew who the fortunate person was who had called for bids on R. T.

Nobody had the least idea, but the general opinion was that several small owners had pooled their stock, as Mr. Lockwood had suggested to Phil, and that Brown was authorized by them to make the sale to the highest bidder, as announced.

Promptly at three o'clock on Wednesday the dozen odd bids were opened in Phil's presence.

Some of the prices offered were remarkable.

Mr. Lockwood's \$250 a share wasn't in it.

The Standard Oil interests scooped the trick with a bid of \$302 per share.

Phil Thorne's profit was \$1,470,000, from which there was only to be deducted his broker's commissions and such other expenses as the nature of the deal called for.

When he received his check, his combined capital amounted to \$1,850,000, "quite enough to get married on," he naively remarked to Marie, when he confided the whole transaction to her.

To say that Mr. Lockwood was amazed when Phil confessed to him that he had been the unknown owner of the much-desired block of Rapid Transit stock would be putting the thing very mild, indeed.

"You're a wonder, young man," he said, admiringly. "A million and a half profit on 10,000 shares of any stock held merely as a speculative venture, I think, is rarely equalled in Wall Street. By the way, I think you promised me you would not go into the market for six months."

"I did, sir, and I faithfully kept my word. The time limit had expired before I bought a dollar's worth of R. T."

"Hadn't you better renew that promise for another half year?"

"I have already made that agreement with another," replied Phil.

"Indeed! May I ask whom? Your mother?"

"No, sir. Miss Minturn."

"Ahem! Why, Miss Minturn?" with some curiosity.

"Because it was only on that condition she would consent to become engaged to me, with the view of our marriage when I became twenty-one."

Later on, when Mr. Lockwood had finished dictating to his stenographer, he turned to her and said:

"Thorne has informed me that you have promised to become his wife as soon as he shall have reached his majority. Permit me to congratulate you, Miss Minturn. You have won the Nerviest Boy in Wall Street."

THE END.

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